

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

1st Constitution Bancorp

Person to be contacted regarding this report:

Joseph M. Reardon

UST Sequence Number: 369

City: Cranbury

State: New Jersey

RSSD: 2784920

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27552

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 46,370

Average Consumer Outstanding Balance Key

(A)

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 335,767

Average Commercial Outstanding Balance Key

(B)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 382,137

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

(A) includes \$20.3 million of residential loans originated by 1st Constitution Bank to be sold to investors in the secondary market.

(B) Includes \$88.4 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.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st Enterprise Bank

Person to be contacted regarding this report:

Janet Radford 213-430-7042

UST Sequence Number: 455

City: Los Angeles

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58321

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 23,756

Average Consumer Outstanding Balance Key

General Ledger

Average Consumer Outstanding Balance Comment

HE, Consumer, Pers OD, CC Mortgage

Average Commercial Outstanding Balance (Thousands\$) 113,113

Average Commercial Outstanding Balance Key

General Ledger

Average Commercial Outstanding Balance Comment

Commercial, Comm RE Business CC and OD

Total Outstanding Balance (Thousands \$) 136,869

Total Outstanding Balance Key

General Ledger

Total Outstanding Balance Comment

Total Gross Loans

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alaska Pacific Bank (Alaska Pacific Bancshares, Inc.)

## Person to be contacted regarding this report:

John Robertson

UST Sequence Number:

644

City:

Juneau

State:

Alaska

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H3440

(for Thrift Holding Companies)

FDIC Certificate Number:

29849

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

59,575

### Average Consumer Outstanding Balance Key

As noted above, the opening of the mine will bring some much-needed growth into the Juneau economy, but tourism is still a concern, with 2009 off somewhat from 2008, especially in destination travellers (non-cruise ship). Mortgage activity was brisk, through the second quarter, but has abated somewhat, and the bank is still selling almost all of its mortgages.

### Average Consumer Outstanding Balance Comment

Consumer Loans were flat through much of the first part of the year, showed an improvement in the summer particularly in boat loans (seasonal) and in Home Equity Lines of Credit, but have settled down as we move through Fall. Boat, auto, and lot loans are exceeding home equity loans and lines of credit at this time.

Average Commercial Outstanding Balance (Thousands\$)

104,231

### Average Commercial Outstanding Balance Key

As noted above, the opening of the mine will bring some much-needed growth into the Juneau economy, but tourism is still a concern, with 2009 off somewhat from 2008, especially in destination travellers (non-cruise ship). Mortgage activity was brisk, through the second quarter, but has abated somewhat, and the bank is still selling almost all of its mortgages.

### Average Commercial Outstanding Balance Comment

Consumer Loans were flat through much of the first part of the year, showed an improvement in the summer particularly in boat loans (seasonal) and in Home Equity Lines of Credit, but have settled down as we move through Fall. Boat, auto, and lot loans are exceeding home equity loans and lines of credit at this time.

Total Outstanding Balance (Thousands \$)

163,806

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

## General Market Commentary

As noted above, the opening of the mine will bring some much-needed growth into the Juneau economy, but tourism is still a concern, with 2009 off somewhat from 2008, especially in destination travellers (non-cruise ship). Mortgage activity was brisk, through the second quarter, but has abated somewhat, and the bank is still selling almost all of its mortgages.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alliance National Bank

Person to be contacted regarding this report:

Jeff T. McDonald

UST Sequence Number: 1268  
City: Dalton  
State: Georgia  
RSSD: 3187751  
(for Bank Holding Companies)  
Holding Company Docket Number: NA  
(for Thrift Holding Companies)  
FDIC Certificate Number: 35173  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 12,397

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 72,873

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 85,270

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alliance Financial Services, Inc.

Person to be contacted regarding this report:

Stephen C. Byelick, Jr.

UST Sequence Number: 1253

City: St. Paul

State: Minnesota

RSSD: 1127146

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 100,460

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 501,498

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 601,958

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Loans are on the book's of the Company's subsidiary Alliance Bank, FDIC Certificate # 10973

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Allied First Bank

## Person to be contacted regarding this report:

Stacey Athern

UST Sequence Number: 1153

City: Oswego

State: Illinois

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 85,118

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 37,351

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 122,469

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Alpine Banks of Colorado

Person to be contacted regarding this report:

Eric A. Gardey

UST Sequence Number:

885

City:

Glenwood Springs

State:

Colorado

RSSD:

1061679

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

687,456

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,360,317

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,047,773

Total Outstanding Balance Key

Total Loans of General Ledger. Average Balance for account 11244

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

AmFirst Financial Services, Inc.

Person to be contacted regarding this report:

Mark C. Korell

UST Sequence Number: 1320

City: McCook

State: Nebraska

RSSD: 1059676

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5417

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 32,349

Average Consumer Outstanding Balance Key

Includes certain loans secured by 1-4 family properties which have a business purpose.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 173,747

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 206,096

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

American Bank of Oklahoma

Person to be contacted regarding this report:

Mike Kauk

UST Sequence Number: 766

City: Collinsville

State: Oklahoma

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34606

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 43,842

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loan total consist of Gross Consumer Real Estate, auto, other consumer loans and secured by deposit

Average Commercial Outstanding Balance (Thousands\$) 64,965

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial loan total consist of Gross Commercial Real Estate, Commercial and Industrial, Commercial LOC, Commercial Tax Exempt and Agriculture

Total Outstanding Balance (Thousands \$) 108,807

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

AmeriServ Financial Inc.

Person to be contacted regarding this report:

Jeffrey Stopko, Executive Vice President & CFO

UST Sequence Number: 207

City: Johnstown

State: Pennsylvania

RSSD: 1117316

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 7542

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 221,299

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 500,134

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 721,433

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Western Pennsylvania is now fully feeling the effects of the recession particularly among smaller commercial borrowers.. Residential mortgage volumes, however, continue to be good.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

AMERICAN PREMIER BANK

Person to be contacted regarding this report:

CHRISTINE HAN

UST Sequence Number:	870
City:	ARCADIA
State:	California
RSSD:	3175600
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	57198
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 73,274

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 73,274

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

American State Bancshares, Inc.

Person to be contacted regarding this report:

Diane Stalcup

UST Sequence Number:

74

City:

Great Bend

State:

Kansas

RSSD:

1066441

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

21,571

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

99,891

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

121,462

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st Financial Services Corporation

## Person to be contacted regarding this report:

Roger Mobley, CFO ( 828.697.3106)  
(rmobley@mountain1st.com)

UST Sequence Number:

2

City:

Hendersonville

State:

North Carolina

RSSD:

3715257

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

138,420

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

441,096

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

579,516

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Ameris Bancorp

## Person to be contacted regarding this report:

Dennis J. Zember, Jr.

UST Sequence Number: 58

City: Moultrie

State: Georgia

RSSD: 1082067

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 435,219

### Average Consumer Outstanding Balance Key

Residential 1-4 family mortgages, consumer loans (including household, auto, boat, etc.) home equity LOC's, overdraft and personal reserve accounts

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,216,762

### Average Commercial Outstanding Balance Key

Commercial and industrial, construction and land development, multi-family residential real estate, commercial real estate (including farm oriented loans), loans to municipalities

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,651,981

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Anchor Bancorp Wisconsin Inc

Person to be contacted regarding this report:

Dale C. Ringgenberg

UST Sequence Number: 193

City: Madison

State: Wisconsin

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H1972

(for Thrift Holding Companies)

FDIC Certificate Number: 29979

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,562,044

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,165,107

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,727,151

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Annapolis Bancorp, Inc.

Person to be contacted regarding this report:

Margaret Theiss Faison

UST Sequence Number:	482
City:	Annapolis
State:	Maryland
RSSD:	1472257
(for Bank Holding Companies)	
Holding Company Docket Number:	na
(for Thrift Holding Companies)	
FDIC Certificate Number:	32740
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 107,275

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 167,769

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 275,044

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Associated Banc-Corp

Person to be contacted regarding this report:

Roxanne Lutgen

UST Sequence Number: 76

City: Green Bay

State: Wisconsin

RSSD: 1199563

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 5,648,472

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

See Comment A.

Average Commercial Outstanding Balance (Thousands\$) 9,326,934

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

See Comment B.

Total Outstanding Balance (Thousands \$) 14,975,406

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

A. - Loans in this classification include home equity, installment, and residential mortgage loans. With mortgage rates declining and refinancing applications rising, balance sheet outstandings are declining as customers select secondary market mortgage products. In the first 9 months of 2009, \$3.1 billion of secondary market loans were closed.

B. - The make up of commercial loans presented are approximately as follows: commercial, financial, and agricultural 39%, commercial real estate 42%, and real estate construction 19%. Real estate related loans are not attractive in this market and C&I loan demand is weak in this economic environment.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Avenue Financial Holdings, Inc.

**Person to be contacted regarding this report:**

Barbara J. Zipperian

UST Sequence Number:	814
City:	Nashville
State:	Tennessee
RSSD:	354183
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	6106
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 52,200

Average Consumer Outstanding Balance Key

1-4 Mtg, Home Equity, Installment

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 249,298

Average Commercial Outstanding Balance Key

C&I, CRE, Resid Construction

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 301,498

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BCB Holing Company, Inc. and Bay Bank

Person to be contacted regarding this report:

Tammy Dewberry

UST Sequence Number: 1084

City: Mobile

State: Alabama

RSSD: 2821441

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34872

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 16,657

### Average Consumer Outstanding Balance Key

Consumer Loans include loans for personal, family, or household uses including residential mortgages, Home Equity, and Other Consumer lonas such as auto, and other consumer loans.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 42,034

### Average Commercial Outstanding Balance Key

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).

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 58,691

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

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.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BCSB Bancorp, Inc.

Person to be contacted regarding this report:

Anthony Cole

UST Sequence Number: 294

City: Baltimore

State: Maryland

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: H-4399

(for Thrift Holding Companies)

FDIC Certificate Number: 32341

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 172,444

### Average Consumer Outstanding Balance Key

Consumer loans include loans used for personal, family, or household uses including residential mortgages, home equity loans, and consumer auto loans.

### Average Consumer Outstanding Balance Comment

We continue to see an elevated level of payoffs of existing residential mortgages due to currently low mortgage rates (i.e. refinancing).

Average Commercial Outstanding Balance (Thousands\$) 232,021

### Average Commercial Outstanding Balance Key

Commercial loans include loans for commercial and industrial purposes to sole proprietors, partnerships, corporations and other business enterprises, whether secured or unsecured.

### Average Commercial Outstanding Balance Comment

The bank's commercial loan pipeline has continued to remain relatively strong despite generally unfavorable economic conditions.

Total Outstanding Balance (Thousands \$) 404,465

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BNB Bank, National Association

## Person to be contacted regarding this report:

Richard C. Palmer

UST Sequence Number: 926

City: Fort Lee

State: New Jersey

RSSD: 1398973

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26790

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

292,271

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

292,271

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BNC Bancorp (Bank of North Carolina)

Person to be contacted regarding this report:

Daren C. Fuller

UST Sequence Number: 128

City: Thomasville

State: North Carolina

RSSD: 3141650

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 33527

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 158,938

Average Consumer Outstanding Balance Key

Residential Mtg, HELOC, IL, Cashlines

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 878,842

Average Commercial Outstanding Balance Key

Commercial Notes, C & I, CRE, Commercial Leases

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,037,780

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BNCCORP, Inc.

Person to be contacted regarding this report:

Timothy Franz

UST Sequence Number: 483

City: Phoenix

State: Arizona

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 85,061

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 513,771

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 598,832

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

Lending is difficult as most borrowers are exhibiting stress. These conditions are being exacerbated by regulatory scrutiny which is counter productive to making loans. The OCC is requiring regulatory capital in excess of statutory levels. It also appears the regulators are taking positions that are not in compliance with GAAP. Based upon our experience and discussions with peers, the regulatory influence will stifle economic growth. This is not to infer that examination is poorly performed or wholesale disagreement with examination findings, but there are clear instances that defy common sense (and GAAP) which will result in less lending.



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st Source Corporation

Person to be contacted regarding this report:

Andrea Short

UST Sequence Number:

292

City:

South Bend

State:

Indiana

RSSD:

1199602

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

451,752

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Note: totals do not include mortgages held for sale, which were \$47.385 for September

Average Commercial Outstanding Balance (Thousands\$)

2,655,109

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

3,106,861

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Our local market is northern Indiana and southwestern Michigan. Unemployment rates in the counties we serve range from 16.8% to 9.6%, with the average in our 17 county market being 12.7%. New loans generated in September were \$147.48 million (excluding mortgages held for sale.)

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

BNC Financial Group, Inc

Person to be contacted regarding this report:

Josephine Chiodo

UST Sequence Number:	460
City:	New Canaan
State:	Conneticut
RSSD:	3553815
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 116,481

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 95,462

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 211,943

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

BOH Holdings, Inc.

Person to be contacted regarding this report:

Caleb Vasquez, (713) 600-6783;  
cvasquez@bankhouston.com

UST Sequence Number:	693
City:	Houston, TX 77057
State:	Texas
RSSD:	380794
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 52,238

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 305,929

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 358,167

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BanIndependent Inc. (Bank Independent)

Person to be contacted regarding this report:

Heather Kimbrough

UST Sequence Number: 409

City: Sheffield

State: Alabama

RSSD: 1082209

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16604

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 267,531

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 475,493

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 743,024

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Corrected copy of September 2009 report.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BancPlus Corporation

Person to be contacted regarding this report:

Ann Southerland 601-898-4984

UST Sequence Number: 767

City: Ridgeland

State: Mississippi

RSSD: 1097306

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5903

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 327,041

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,128,870

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,455,911

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BancStar, Inc.

## Person to be contacted regarding this report:

Thomas H Keiser

UST Sequence Number:

768

City:

Festus

State:

Missouri

RSSD:

1097445

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

136,270

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

179,302

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

315,572

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BankTrust

## Person to be contacted regarding this report:

Leigh Thompson

UST Sequence Number: 131

City: Mobile

State: Alabama

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26607

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 361,035

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,127,812

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,488,847

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

BANCORP FINANCIAL

Person to be contacted regarding this report:

ELIZABETH PIERSON

UST Sequence Number:	1155
City:	OAK BROOK
State:	Illinois
RSSD:	3477425
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	35230
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 245,996

Average Consumer Outstanding Balance Key

Includes 1-4 family residential mortgages, home equity loans and lines, motorsport loans, and all other consumer loans. The balances are as of month end.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 48,028

Average Commercial Outstanding Balance Key

Includes all multifamily, commercial real estate, and commercial loans. All balances are as of month end.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 294,024

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

American Investors Bank and Mortgage/Bank  
Financial Services, Inc.

## Person to be contacted regarding this report:

David Coquette

UST Sequence Number: 1151

City: Eden Prairie

State: Minnesota

RSSD: 3229642

(for Bank Holding Companies)

Holding Company Docket Number: 3962

(for Thrift Holding Companies)

FDIC Certificate Number: 57695

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 45,580

### Average Consumer Outstanding Balance Key

Includes 1-4 family residential mortgages, home equity lines of credit, and other consumer loans (auto, personal).

### Average Consumer Outstanding Balance Comment

1st Mortgage secondary market production \$943,000. Consumer portfolio production \$248,390.

Average Commercial Outstanding Balance (Thousands\$) 951

### Average Commercial Outstanding Balance Key

Includes commercial secured and commercial real estate.

### Average Commercial Outstanding Balance Comment

No commercial loan requests.

Total Outstanding Balance (Thousands \$) 46,531

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

BankFirst Capital Corporation

Person to be contacted regarding this report:

Mary Ann Gray

UST Sequence Number:	461
City:	Macon
State:	Mississippi
RSSD:	1247455
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 149,084

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 378,422

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 527,506

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BankGreenville/BankGreenville Financial Corporation

## Person to be contacted regarding this report:

Paula S. King

UST Sequence Number: 494

City: Greenville

State: South Carolina

RSSD: 3387159

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58157

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 9,081

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 51,530

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 60,611

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st United Bancorp Inc. (1st United Bank)

## Person to be contacted regarding this report:

Sylvia Niles, SVP Loan Administration

UST Sequence Number:

669

City:

Boca Raton

State:

Florida

RSSD:

2860431

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35408

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

78,680

Average Consumer Outstanding Balance Key

Category includes all loans to individuals for consumer purposes

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

421,324

Average Commercial Outstanding Balance Key

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.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

500,004

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bankers' Bank of the West

## Person to be contacted regarding this report:

Sandra Mathes

UST Sequence Number: 503

City: Denver

State: Colorado

RSSD: 2249401

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23210

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 250

### Average Consumer Outstanding Balance Key

Total represent consumers loans including executive credit cards

### Average Consumer Outstanding Balance Comment

This number is low because Bankers' Bank of the West is a correspondent bank serving community financial institutions and receives very little requests.

Average Commercial Outstanding Balance (Thousands\$) 300,389

### Average Commercial Outstanding Balance Key

The commercial loans include all loans except consumer loans.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 300,639

### Total Outstanding Balance Key

The total is the consumer and commercial loans for both the Denver, Colorado and Lincoln, Nebraska locations.

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Bank of Commerce Holdings

Person to be contacted regarding this report:

Linda J. Miles, Chief Operating Officer

UST Sequence Number:

1

City:

Redding,

State:

California

RSSD:

121139287

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

24074

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

451,881

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

149,783

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

601,664

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Bank of Commerce

Person to be contacted regarding this report:

Dave Keul

UST Sequence Number: 458

City: Charlotte

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58134

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 13,875

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 109,306

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 123,181

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of George

## Person to be contacted regarding this report:

T. Ryan Sullivan

UST Sequence Number: 876

City: Las Vegas

State: Nevada

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58626

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 9,420

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 73,823

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 83,243

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of the Carolinas

## Person to be contacted regarding this report:

Vickie S. Madison

UST Sequence Number: 1008

City: Mocksville NC

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34903

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 69,775

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 319,547

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 389,322

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

Bank of the Ozarks, Inc

Person to be contacted regarding this report:

Tyler Vance

UST Sequence Number:

130

City:

Little Rock

State:

Arkansas

RSSD:

1097089

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

110

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

364,822

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,513,514

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,878,336

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Banner Corporation

Person to be contacted regarding this report:

Bill Jenkins, SVP & Controller

UST Sequence Number: 63

City: Walla Walla

State: Washington

RSSD: 2126977

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,183,357

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,717,616

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,900,973

Total Outstanding Balance Key

Total Outstanding Balance Comment

Banner Corp. is a holding company and does not make any loans directly. The loan amounts reported herein are the consolidated loan numbers for its two subsidiaries: Banner Bank and Islanders Bank.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Banner County Ban Corporation and Banner  
County Bank

## Person to be contacted regarding this report:

Roger Wynne, President/CEO

UST Sequence Number:

172

City:

Harrisburg

State:

Nebraska

RSSD:

1067028

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

19274

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,338

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loans does not include Residential RE

Average Commercial Outstanding Balance (Thousands\$)

31,424

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Ag, Comm, RE including Res RE

Total Outstanding Balance (Thousands \$)

32,762

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Loan demand remains strong

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bar Harbor Bankshares/Bar Harbor Bank &  
Trust

## Person to be contacted regarding this report:

Michael W. Bonsey

UST Sequence Number: 256

City: Bar Harbor

State: Maine

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 11971

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 293,051

### Average Consumer Outstanding Balance Key

Residential real estate, home equity and installment loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 362,873

### Average Commercial Outstanding Balance Key

Commercial and municipal loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 655,924

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Beach Business Bank

## Person to be contacted regarding this report:

Kathleen Salmons -

ksalmons@beachbusinessbank.com

UST Sequence Number: 416

City: Manhattan Beach

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57678

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 8,424

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 160,417

Average Commercial Outstanding Balance Key

Excludes construction, farm and loans to other depository institutions

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 168,841

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

AB&T FINANCIAL CORP

Person to be contacted regarding this report:

BETSY MARTIN

UST Sequence Number: 379

City: GASTONIA

State: North Carolina

RSSD: 3706684

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 8,529

Average Consumer Outstanding Balance Key

GASTONIA

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 128,679

Average Commercial Outstanding Balance Key

GASTONIA

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 137,208

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

TOTAL LOANS DO NOT INCLUDE "TOTAL OTHER LOANS" WHICH INCLUDES DDA OVERDRAFT, NONACCRUAL, ETC.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Berkshire Bancorp, Inc. and its wholly-owned subsidiary Berkshire Bank

## Person to be contacted regarding this report:

Lori A. Maley, CPA, CFO

UST Sequence Number:	1154
City:	Wyomissing
State:	Pennsylvania
RSSD:	3447464
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	57492
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 24,718

### Average Consumer Outstanding Balance Key

Includes 1-4 family residential mortgages (includes loans held for sale), home equity lines of credit and other consumer loans such as auto and personal loans. These loans are net of FASB #91 fees. These are gross loans and are not net of the Allowance for Loan Losses.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 90,502

### Average Commercial Outstanding Balance Key

Includes CRE, lines of credit. These loans are net of FASB #91 fees. These are gross loans and are not net of the Allowance for Loan Losses.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 115,220

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bern Bancshares, Inc.

Person to be contacted regarding this report:

Gary Sparling

UST Sequence Number: 662

City: Bern

State: Kansas

RSSD: 1065190

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 10919

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 4,951

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 21,925

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes ag Loans

Total Outstanding Balance (Thousands \$) 26,876

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Birmingham Bloomfield Bancshares, Inc.

Person to be contacted regarding this report:

Deb Thompson, CFO

UST Sequence Number: 450

City: Birmingham

State: Michigan

RSSD: 3438145

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 10,913

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 57,361

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 68,274

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Biscayne Bancshares Inc

Person to be contacted regarding this report:

Jean-Marie Florestal

UST Sequence Number: 1141

City: Coconut Grove

State: Florida

RSSD: 3899456

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 77,213

### Average Consumer Outstanding Balance Key

Includes loans secured by 1-4 family loans, home equity lines and other consumer loans (autos, boats, personal)

### Average Consumer Outstanding Balance Comment

Growth of loans enhanced by additional capital (TARP)

Average Commercial Outstanding Balance (Thousands\$) 74,764

### Average Commercial Outstanding Balance Key

Includes loans secured by commercial buildings, multifamily buildings, unsecured loans to businesses , but excludes loans secured by land

### Average Commercial Outstanding Balance Comment

Growth of loans enhanced by additional capital (TARP)

Total Outstanding Balance (Thousands \$) 151,977

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Blackhawk Bancorp, Inc.

## Person to be contacted regarding this report:

Joel Carter

UST Sequence Number: 789

City: Beloit

State: Wisconsin

RSSD: 1491913

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14078

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 104,097

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 217,741

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 321,838

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

BlackRidge Financial, Inc.

Person to be contacted regarding this report:

Craig Weiss 701-364-9009

UST Sequence Number:	1014
City:	Fargo
State:	North Dakota
RSSD:	3398070
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 77,296

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 198,220

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 275,516

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Blue Ridge Bank and Trust Co.

Person to be contacted regarding this report:

Mark Dudley

UST Sequence Number:

612

City:

Independence

State:

Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

102,207

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

243,473

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

345,680

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Blue River Bancshares, Inc.

Person to be contacted regarding this report:

Patrice M. Lima

UST Sequence Number: 850

City: Shelbyville

State: Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H3082

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 80,638

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loans increased by 1.4 million from August.

Average Commercial Outstanding Balance (Thousands\$) 94,831

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial loans decreased by \$2.7 million from August.

Total Outstanding Balance (Thousands \$) 175,469

Total Outstanding Balance Key

Total Outstanding Balance Comment

Overall average loans decreased by \$1.3 million from August.

General Market Commentary

During the month of September, the Company purchased \$2.1 million of Indiana municipal bonds.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Blue Valley Ban Corp.

Person to be contacted regarding this report:

Mark Fortino

UST Sequence Number: 118

City: Overland Park

State: Kansas

RSSD: 1471849

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 32722

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 175,444

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average consumer loan totals did not include Mortgage Loans Held for Sale. For the month of September, the average balance of Mortgage Loans Held for Sale was approximately \$3.9 million. During the month of September, the Bank originated approximately \$5.7 million in mortgage loans to be sold in the secondary market. In addition, the Bank had new loan originations of approximately \$3.1 million in September 2009.

Average Commercial Outstanding Balance (Thousands\$) 410,543

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

The Bank had new loan originations of approximately \$5.7 million in September 2009.

Total Outstanding Balance (Thousands \$) 585,987

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Boscobel Bancorp Inc (Community First Bank)

Person to be contacted regarding this report:

Dennis Hamilton

UST Sequence Number:	857
City:	Boscobel
State:	Wisconsin
RSSD:	1492291
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	11595
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 50,227

Average Consumer Outstanding Balance Key

Average monthly balance for consumer, residential real estate, credit cards and all overdrafts

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 151,142

Average Commercial Outstanding Balance Key

Average Monthly balance of total loans less balance reported in consumer loans prior to allowance for loans and lease losses

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 201,369

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Commercial, residential and consumer loan demand continues to be soft due to increased unemployment and uncertain economic conditions.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HOLDING COMPANY-AMB FINANCIAL CORP /  
SUBSIDIARY-AMERICAN SAVINGS FSB

## Person to be contacted regarding this report:

STEVEN A BOHN 219-836-5870

UST Sequence Number:

515

City:

MUNSTER

State:

Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H2228

(for Thrift Holding Companies)

FDIC Certificate Number:

29878

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

105,849

### Average Consumer Outstanding Balance Key

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.

### Average Consumer Outstanding Balance Comment

The \$820 thousand decrease from August to September in consumer loans was primarily due to reductions in single family mortgage loans due to refinancing activity. It should be noted that during 2009, the Bank has sold \$6.1 million in newly originated longer-term single family fixed rate mortgage loans.

Average Commercial Outstanding Balance (Thousands\$)

41,103

### Average Commercial Outstanding Balance Key

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.

### Average Commercial Outstanding Balance Comment

The \$19 thousand decrease from August to September in commercial loans was primarily due decreases in construction loans off set in part by increases in accounts receivable financing.

Total Outstanding Balance (Thousands \$)

146,952

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

## General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Boston Private Financial Holdings, Inc.

Person to be contacted regarding this report:

Adam Thompson, Assistant Controller

UST Sequence Number: 72

City: Boston

State: Massachusetts

RSSD: 1248078

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,637,079

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,703,528

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,340,607

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

On September 17, 2009, BPFH divested its interest in Gibraltar Private resulting in a decrease of \$775,817 in average Consumer loans and \$570,899 in average Commercial loans.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bridge Capital Holdings

## Person to be contacted regarding this report:

Cathe Franklin

UST Sequence Number:

115

City:

San Jose

State:

California

RSSD:

3280988

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

80,758

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

503,685

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

584,443

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bridgeview Bank Group

## Person to be contacted regarding this report:

Don Kerstein

UST Sequence Number: 253

City: Chicago

State: Illinois

RSSD: 1209145

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 21122

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 157,250

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 919,647

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,076,897

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Broadway Federal Corporation

## Person to be contacted regarding this report:

Sam Sarpong 323-556-3224

UST Sequence Number:

7

City:

Los Angeles

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

5141

(for Thrift Holding Companies)

FDIC Certificate Number:

30306

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

258,702

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average balances used includes loans held for sale, 1-4 Family Residential Mortgages, Home Equity Loans, Multifamily Loans and other consumer loans

Average Commercial Outstanding Balance (Thousands\$)

249,433

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Average balances used includes loans held for sale, commercial loan types and church loans

Total Outstanding Balance (Thousands \$)

508,135

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Brogan Bankshares, Inc./The Bank of Kaukauna, Inc

## Person to be contacted regarding this report:

Paul J. Bachhuber

UST Sequence Number:

978

City:

Kaukauna

State:

Wisconsin

RSSD:

1202744

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

15228

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

21,451

Average Consumer Outstanding Balance Key

Consumer Real Estate Consumer loans, (auto, personal), DDA, Credit Cards, Home Equity Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

62,885

Average Commercial Outstanding Balance Key

Commercial Loans, Commercial Real Estate , Over Draft

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

84,336

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Brotherhood Bancshares

Person to be contacted regarding this report:

Mike Johnson

UST Sequence Number: 776

City: Kansas City

State: Kansas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 53,784

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 250,378

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 304,162

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Business Bancshares, Inc. / The Business Bank  
of St. Louis

## Person to be contacted regarding this report:

Brian Leeker, CFO 314-556-6788

UST Sequence Number:	1077
City:	Clayton
State:	Missouri
RSSD:	3189728
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57358
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 23,084

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 429,581

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 452,665

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Butler Point, Inc. (The First National Bank of  
Catlin, Illinois)

## Person to be contacted regarding this report:

Judith A. Jolley

UST Sequence Number: 845

City: Catlin

State: Illinois

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3615

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 11,645

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 8,554

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 20,199

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

C&F Financial Corporation

Person to be contacted regarding this report:

Mary-Jo Rawson (757-741-2212)

UST Sequence Number: 324

City: West Point

State: Virginia

RSSD: 2183493

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 444,088

## Average Consumer Outstanding Balance Key

Includes the average balance for loans reported in Call Report Schedule RE-C 1.a.(1),1.b.,1.c(1),1.c.(2)(a),1.c.(2)(b),6.b., and 6.c.

## Average Consumer Outstanding Balance Comment

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 \$34.7 million in September '09. Loan closings for loans originated for sale totaled \$64.7 million in September '09.

Average Commercial Outstanding Balance (Thousands\$) 197,805

## Average Commercial Outstanding Balance Key

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.

## Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 641,893

## Total Outstanding Balance Key

## Total Outstanding Balance Comment

## General Market Commentary

Average balances presented include new consumer loan production of \$13.6 million in September '09 and new commercial loan production of \$3.7 million in September '09. The average balances also include the effects of scheduled loan payments, pay-offs, charge-offs and reclassifications to OREO.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Century Bank of Georgia

**Person to be contacted regarding this report:**

Saunders Jones III

UST Sequence Number:	764
City:	Cartersville
State:	Georgia
RSSD:	2921211
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	35236
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 10,189

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 69,804

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 79,993

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The ANB Corporation / The American National Bank of Texas

## Person to be contacted regarding this report:

Robert Messer, EVP/CFO

UST Sequence Number:	746
City:	Terrell
State:	Texas
RSSD:	2326629
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	23474
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 263,592

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,023,034

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,286,626

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CB HOLDING CORP

Person to be contacted regarding this report:

DWIGHT E. REYNOLDS

UST Sequence Number: 1204

City: ALEDO

State: Illinois

RSSD: 3184901

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35395

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 12,298

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 148,370

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 160,668

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

CB&S Banc-Corp (CB&S Bank)

**Person to be contacted regarding this report:**

Jamie Vafeas/Amanda Hulsey

UST Sequence Number:	941
City:	Russellville
State:	Alabama
RSSD:	597443
(for Bank Holding Companies)	
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	
FDIC Certificate Number:	15310
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 219,146

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 450,689

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 669,835

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Cadence Financial Corporation

Person to be contacted regarding this report:

Jennifer McPherson

UST Sequence Number: 300

City: Starkville

State: Mississippi

RSSD: 1100037

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 183,842

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,020,249

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,204,091

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

California Bank of Commerce

**Person to be contacted regarding this report:**

Vivian Mui - 925-444-2932

UST Sequence Number:	495
City:	Lafayette
State:	California
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58583
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 13,357

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 110,856

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 124,213

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

California Oaks State Bank

Person to be contacted regarding this report:

Jerry D. Smith

UST Sequence Number: 418

City: Thousand Oaks

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34579

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 7,184

Average Consumer Outstanding Balance Key

Personal & HELOC Loans

Average Consumer Outstanding Balance Comment

General Ledger Average Balances

Average Commercial Outstanding Balance (Thousands\$) 89,506

Average Commercial Outstanding Balance Key

C&I, Small Business, CRE, Construction and Land Loans

Average Commercial Outstanding Balance Comment

General Ledger Average Balances

Total Outstanding Balance (Thousands \$) 96,690

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

CALVERT FINANCIAL CORP

Person to be contacted regarding this report:

ALICIA TIGNER

UST Sequence Number:	432
City:	ASHLAND
State:	Missouri
RSSD:	2868147
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	13585
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 15,082

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 10,789

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 25,871

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CALWEST BANCORP (BANK HOLDING COMPANY) - SOUTH COUNTY BANK, NA

Person to be contacted regarding this report:

CATE RIGGS

UST Sequence Number: 219

City: IRVINE

State: California

RSSD: 318860

(for Bank Holding Companies)

Holding Company Docket Number: NOT APPLICABLE

(for Thrift Holding Companies)

FDIC Certificate Number: 35069

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 9,648

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 91,369

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 101,017

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Capital Bancorp, Inc

## Person to be contacted regarding this report:

Filip G. Feller

UST Sequence Number:

307

City:

Rockville

State:

Maryland

RSSD:

2808590

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

8,542

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

163,353

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

171,895

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Capital Bank Corporation (Capital Bank)

## Person to be contacted regarding this report:

Eric Price, 919-645-6363, eprice@capitalbank-nc.com

UST Sequence Number:

61

City:

Raleigh

State:

North Carolina

RSSD:

2741156

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34452

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

180,561

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,174,135

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,354,696

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Securant Bank & Trust

## Person to be contacted regarding this report:

Jeffrey M. Dereszynski

UST Sequence Number: 1082

City: Milwaukee

State: Wisconsin

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12515

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 20,612

### Average Consumer Outstanding Balance Key

This category includes owner occupied residential mortgages both first and junior liens, as well as loans to consumers for autos. It includes credit card balances, however they are under \$200,000 in total.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 187,383

### Average Commercial Outstanding Balance Key

This category is all other loans not listed above. The bigger componants are commercial lines of credit, commercial real estate, and 1-4 family residential held for investment.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 207,995

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Adbanc, Inc

## Person to be contacted regarding this report:

Todd S. Adams, President

UST Sequence Number:

402

City:

Ogallala

State:

Nebraska

RSSD:

1055623

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

77,003

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

375,953

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

452,956

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Capital Pacific Bancorp

Person to be contacted regarding this report:

Felice Belfiore

UST Sequence Number:

64

City:

Portland

State:

Oregon

RSSD:

3589702

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

3,333

Average Consumer Outstanding Balance Key

14040, 14041, 14042, 14052

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

131,367

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

134,700

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Carolina Bank Holdings, Inc.

**Person to be contacted regarding this report:**

Allen Liles

UST Sequence Number: 338

City: Greensboro

State: North Carolina

RSSD: 2943473

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34348

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 99,348

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 451,327

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 550,675

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Carolina Trust Bank

## Person to be contacted regarding this report:

Lindsey Huffman

UST Sequence Number: 597

City: Lincolnton

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57206

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 58,244

### Average Consumer Outstanding Balance Key

Included Commercial 1-4 Family & Multi-family - Investment Loans in this field.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 88,740

### Average Commercial Outstanding Balance Key

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 146,984

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Carrollton Bancorp (Carrollton Bank)

Person to be contacted regarding this report:

Julia Kaufman jkaufman@carrolltonbank.com

UST Sequence Number:

591

City:

Columbia

State:

Maryland

RSSD:

1469800

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

12433

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

91,351

Average Consumer Outstanding Balance Key

source document: M\Finance\Month-end reports\2009\ABS spread

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

199,120

Average Commercial Outstanding Balance Key

source document: M\Finance\Month-end reports\2009\ABS spread

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

290,471

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

CARVER FEDERAL SAVINGS BANK

Person to be contacted regarding this report:

Naqi Naqvi

UST Sequence Number:	413
City:	NEW YORK CITY
State:	New York
RSSD:	268677
(for Bank Holding Companies)	
Holding Company Docket Number:	5273
(for Thrift Holding Companies)	
FDIC Certificate Number:	30394
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 81,301

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 575,164

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 656,465

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CASCADE BANK (CASCADE FINANCIAL CORPORATION)

Person to be contacted regarding this report:

Barbra Hyman, Assistant Controller

UST Sequence Number: 65

City: Everett

State: Washington

RSSD: 2568362

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 28823

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 191,502

Average Consumer Outstanding Balance Key

Includes residential mortgages, home equity loans and lines, consumer loans and credit cards.

Average Consumer Outstanding Balance Comment

In September, \$6.1 million in builder sales program loans were originated to promote the sales of residential 1-4 homes for our builders in the area.

Average Commercial Outstanding Balance (Thousands\$) 1,043,944

Average Commercial Outstanding Balance Key

Includes business loans, CRE, multifamily, construction and land loans.

Average Commercial Outstanding Balance Comment

In September, we charged off \$3.3 million in construction/land loans, had an \$8.67 million Multifamily loan payoff and an increase of \$7 million in commercial real estate loans.

Total Outstanding Balance (Thousands \$) 1,235,446

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Cathay General Bancorp

Person to be contacted regarding this report:

Heng W. Chen, Executive Vice President and  
Chief Financial Officer

UST Sequence Number:	103
City:	El Monte
State:	California
RSSD:	595869
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	18503
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 864,803

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 6,311,111

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 7,175,914

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

CATSKILL HUDSON BANCORP INC

Person to be contacted regarding this report:

GAIL L KETCHAM

UST Sequence Number:	878
City:	ROCK HILL
State:	New York
RSSD:	3443998
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 20,326

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 127,921

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 148,247

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Cecil Bank / Cecil Bancorp

Person to be contacted regarding this report:

Lori Murphy 410-392-8354

UST Sequence Number:	192
City:	Elkton
State:	Maryland
RSSD:	3135190
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	31121
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 67,778

## Average Consumer Outstanding Balance Key

Mortgages, Second Mortgages, HELOC, Construction Loans, Auto Loans, Overdraft Line of Credit, Personal Line of Credit, Personal Loans, Share Loans, Student Loans. Lines of Credit are valued at maximum available credit at settlement.

## Average Consumer Outstanding Balance Comment

Consumer figures are based upon month end institutional totals.

Average Commercial Outstanding Balance (Thousands\$) 397,696

## Average Commercial Outstanding Balance Key

Commercial Mortgages, Commercial Lines of Credit, Commercial Vehicle Loans, Commercial Construction Loans, Participation Loans. Lines of Credit are valued at maximum available credit at settlement.

## Average Commercial Outstanding Balance Comment

Commercial figures are based upon month end institutional totals.

Total Outstanding Balance (Thousands \$) 465,474

## Total Outstanding Balance Key

Actual Month End figures for Commercial and Consumer Loans. Lines of Credit are valued at maximum available credit at settlement.

## Total Outstanding Balance Comment

Cecil Bank uses month end reporting methods therefore these figures are representative of actual month end figures for Consumer and Commercial Loans.

## General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CedarStone Bank

Person to be contacted regarding this report:

Pam Randolph

UST Sequence Number: 647

City: Lebanon

State: Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57684

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 38,545

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 71,925

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 110,470

Total Outstanding Balance Key

Total Outstanding Balance Comment

Loans paid out for the month totaled \$542,000 and new loans made for the month totaled \$1,733,000.  
Normal monthly payments on amortizing loans totaled \$750,000.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alarion Bank (parent holding company is  
Alarion Financial Services, Inc.)

## Person to be contacted regarding this report:

Matthew Ivers

UST Sequence Number: 378

City: Ocala

State: Florida

RSSD: 3382891

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57845

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 45,217

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 134,783

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 180,000

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Center Bancorp Inc

Person to be contacted regarding this report:

A Richard Abrahamian

UST Sequence Number: 304

City: Union

State: New Jersey

RSSD: 1048764

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 6431

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 202,573

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 497,974

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 700,547

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

CenterBank

Person to be contacted regarding this report:

Stephen R. Church

UST Sequence Number: 1034

City: Milford

State: Ohio

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35117

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 20,741

Average Consumer Outstanding Balance Key

1-4 family,1-4 family construction, HELOC & consumer/other loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 54,794

Average Commercial Outstanding Balance Key

All other loans, including commercial construction, commercial real estate & commercial loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 75,535

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Center Financial Corporation

Person to be contacted regarding this report:

Lonny Robinson

UST Sequence Number:	132
City:	Los Angeles
State:	California
RSSD:	3003178
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	26610
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 79,358

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,521,311

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,600,669

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Bancorp, Inc/ United Central Bank

Person to be contacted regarding this report:

Mike Allen, Controller (972) 509-7336

UST Sequence Number: 755

City: Garland

State: Texas

RSSD: 1250035

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 25330

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 30,123

Average Consumer Outstanding Balance Key

Personal, family, or household uses including 1 to 4 family residential mortgages, and auto.

Average Consumer Outstanding Balance Comment

United Central Bank consumer loans increased by \$1.46million from August to September.

Average Commercial Outstanding Balance (Thousands\$) 874,724

Average Commercial Outstanding Balance Key

Commercial and Industrial (C&I), Small Business, and Commercial Real Estate (CRE).

Average Commercial Outstanding Balance Comment

United Central Bank CRE loans grew \$11 .7 million and C&I decreased by 195k; including \$3 million increase in SBA / USDA loans from August to September.

Total Outstanding Balance (Thousands \$) 904,847

Total Outstanding Balance Key

Total Outstanding Balance Comment

Overall loan growth was \$12.98 million from August to September.

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Bancorp, Inc

## Person to be contacted regarding this report:

Karen Lund

UST Sequence Number:

133

City:

Somerville

State:

Massachusetts

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

26646

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

208,731

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

253,788

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

462,519

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Bank

## Person to be contacted regarding this report:

Patrick C Reed

UST Sequence Number: 558

City: Houston

State: Texas

RSSD: 1106468

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 17612

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 11,935

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 186,915

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 198,850

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Community Corporation / First State  
Bank Central Texas

## Person to be contacted regarding this report:

Wade Miller 254-899-6641

UST Sequence Number:	784
City:	Austin
State:	Texas
RSSD:	1832048
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	11151
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 70,285

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 593,799

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 664,084

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CFBank (subsidiary of parent holding company -  
Central Federal Corporation)

## Person to be contacted regarding this report:

John A. Lende 330-576-1207

UST Sequence Number:	123
City:	Fairlawn
State:	Ohio
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	H3317
(for Thrift Holding Companies)	
FDIC Certificate Number:	28263
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 59,896

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 180,588

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 240,484

Total Outstanding Balance Key

Loans are classified based on internal reporting which substantially agrees to the definitions pertaining to the reporting instructions.

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Central Jersey Bancorp

Person to be contacted regarding this report:

Sally J. Troth

UST Sequence Number:	371
City:	Oakhurst
State:	New Jersey
RSSD:	2910055
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 66,006

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 314,882

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 380,888

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CENTRAL PACIFIC FINANCIAL CORP.

Person to be contacted regarding this report:

DAVID MORIMOTO, SVP & TREASURER

UST Sequence Number: 241

City: Honolulu

State: Hawaii

RSSD: 701062

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 17308

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 941,042

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,667,468

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,608,510

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

In September 2009, Central Pacific Bank originated \$107.9 million in Hawaii residential mortgage loans.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CSRA Bank Corp. (First State Bank)

Person to be contacted regarding this report:

Joseph E. Gore, President

UST Sequence Number: 657  
City: Wrens  
State: Georgia  
RSSD: 1493672  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number: 19163  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 31,800

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 47,690

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 79,490

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CENTRAL VALLEY COMMUNITY BANCORP

Person to be contacted regarding this report:

RONA MELKUS

UST Sequence Number: 353

City: FRESNO

State: California

RSSD: 2935405

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 65,231

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 416,315

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 481,546

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens Bancshares

Person to be contacted regarding this report:

Robert G. Wright (bwright@cbcfamily.com)

UST Sequence Number: 1205

City: Chillicothe

State: Missouri

RSSD: 1050909

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4533

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 140,679

Average Consumer Outstanding Balance Key

Includes all 1-4 family, consumer loans (primarily vehicles financing) and consumer revolving debt.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 527,168

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 667,847

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens Trust Bank

## Person to be contacted regarding this report:

Kevin J. Wilson

UST Sequence Number: 318

City: Atlanta

State: Georgia

RSSD: 1078958

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 8033

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 48,057

### Average Consumer Outstanding Balance Key

See Comment 1 Below

### Average Consumer Outstanding Balance Comment

See Comment 2 Below

Average Commercial Outstanding Balance (Thousands\$) 164,676

### Average Commercial Outstanding Balance Key

See Comment 1 Below

### Average Commercial Outstanding Balance Comment

See Comment 3 Below

Total Outstanding Balance (Thousands \$) 212,733

### Total Outstanding Balance Key

See Comment 1 Below

### Total Outstanding Balance Comment

### General Market Commentary

Comment 1 : The information and averages utilized for the average outstanding in each category was derived from our system generated general ledger report, which provides average outstanding balances for consumer and commercial loans. This report will be utilized going forward to ensure consistent reporting.

Comment 2 : Average consumer loans remained relatively stable during this period. However, payments and payoffs received during the month attributed to a lower outstanding average balance for the month. Loan demand remains healthy, although only a small percentage of applicants were quantified. In addition, the Small Dollar Loan Program continues to provide a steady demand for consumer loans.

Comment 3 : Commercial loans declined slightly for the month. Loan demand has been slower than previous months. There were two relatively large commercial loans that were transferred to OREO during the period which resulted in a slightly lower average balance. Included in the totals are Letters of Credit in the amount of \$4,053. Although the bank is adding additional commercial loans to the portfolio, due to the payoffs and non-renewals (borrower electing not to renew), and the charge off of nonperforming loans, the overall portfolio declined during this reporting period.

General Comments : The general economy for the Southeast is experiencing continued decline in employment rates construction permits, and qualified business loan applicants. The Georgia unemployment rate (CTB trade market includes Atlanta MSA, Columbus, and Birmingham, AL) in September 2009 was approximately 10.7%. The outlook is for continued increase in the unemployment rate for the next two months. CTB has launched a loan promotion which will be available until year end 2009, which should provide a substantial increase in commercial applications.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Citizens Bank & Trust Co.

**Person to be contacted regarding this report:**

Stephanie Couture

UST Sequence Number: 980

City: Covington

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16417

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 23,885

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 54,125

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 78,010

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens Commerce National Bank

Person to be contacted regarding this report:

Dave Gyor

UST Sequence Number: 547

City: Versailles

State: Kentucky

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34256

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 104,224

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 157,736

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 261,960

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Citizens Community Bank

**Person to be contacted regarding this report:**

James R. Black, CFO

UST Sequence Number: 164

City: South Hill

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35326

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 55,079

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 76,541

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 131,620

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens First Bank

## Person to be contacted regarding this report:

Nicole M Talley 270-393-8239

UST Sequence Number: 339

City: Bowling Green

State: Kentucky

RSSD: 2750952

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35022

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 93,983

Average Consumer Outstanding Balance Key

By GL Code

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 164,843

Average Commercial Outstanding Balance Key

By GL Code

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 258,826

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Citizens Republic Bancorp

Person to be contacted regarding this report:

Charlie Christy

UST Sequence Number: 116

City: Flint

State: Michigan

RSSD: 1205688

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 3,239,202

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 5,012,826

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 8,252,028

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Uncertain Upper 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 households look to pay down existing debt and curtail spending while facing a weak labor market and further declines in their wealth.



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens South Bank

Person to be contacted regarding this report:

Kim Cooke, SVP-CIO

UST Sequence Number: 195

City: Gastonia

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H-3027

(for Thrift Holding Companies)

FDIC Certificate Number: 28833

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 201,762

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 418,582

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 620,344

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

The Bank's Capital Purchase Program (CPP ) which brings together builders and developers, who are Citizens South customers and have extra housing stock or residential lots ready for sale, with consumers who are looking for the best possible mortgage rate established in February 2009 has originated 26 loans totaling \$7,150,600 to date. Participating builders and developers will agree to pay the closing costs on the mortgages as a form of assistance to qualified homebuyers.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

City National Corporation

Person to be contacted regarding this report:

Olga Tsokova, Chief Accounting Officer

UST Sequence Number: 25

City: Los Angeles

State: California

RSSD: 1027518

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 17281

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 4,394,493

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 7,843,797

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 12,238,290

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Clover Community Bankshares, Inc

Person to be contacted regarding this report:

Jerry L. Glenn

UST Sequence Number:	713
City:	Clover
State:	South Carolina
RSSD:	2684338
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	27055
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 40,955

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 61,823

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 102,778

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

In September, 2009 the Bank made a total of 28 new loans for \$836,101 and a total commitment of \$1,180,789. The Bank also renewed 15 loans for \$2,591,709 that have an additional credit available of \$215,599. Of the total of 43 loans 16 were to consumers.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Central Virginia Bankshares, Inc

**Person to be contacted regarding this report:**

Thomas R. Thornton, Jr

UST Sequence Number:	312
City:	Powhatan
State:	Virginia
RSSD:	1140677
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 89,410

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 209,276

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 298,686

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CoBiz Financial Inc.

Person to be contacted regarding this report:

Lyne Andrich, CFO

UST Sequence Number: 166

City: Denver

State: Colorado

RSSD: 1060328

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 0

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 84,216

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

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 accommodation 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 consumer loans and does not necessarily agree to the call report definitions.

Average Commercial Outstanding Balance (Thousands\$) 1,815,780

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Included are commercial loans, real estate loans and construction loans based on the Company's internal reporting definitions.

Total Outstanding Balance (Thousands \$) 1,899,996

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Coastal Banking Company, Inc.

**Person to be contacted regarding this report:**

Holly Bolden (904) 491-1008

UST Sequence Number: 90

City: Fernandina Beach

State: Florida

RSSD: 2855905

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 161,678

Average Consumer Outstanding Balance Key

This category includes Construction Loans, HELOCs, Mortgages, Lot Loans, Mortgages Held for Sale, and Other Consumer Loans

Average Consumer Outstanding Balance Comment

This total includes 1-4 Family Residential Mortgages held for sale for \$62,223. 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.

Average Commercial Outstanding Balance (Thousands\$) 198,430

Average Commercial Outstanding Balance Key

This category includes Construction Loans, Farmland, Mortgages, Agricultural Loans, Municipality Loans, Other Commercial Loans, and Lines of Credit.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 360,108

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CoastalStates Bank (CoastalSouth Bancshares)

Person to be contacted regarding this report:

Leah Reynells

UST Sequence Number: 1336

City: Hilton Head Island

State: South Carolina

RSSD: 3274727

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57756

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 142,377

Average Consumer Outstanding Balance Key

includes held for sale mortgage, all residential, HELOC, and consumer class codes. This is month end data.

Average Consumer Outstanding Balance Comment

Held for sale balances down considerably from previous month

Average Commercial Outstanding Balance (Thousands\$) 183,766

Average Commercial Outstanding Balance Key

includes all commercial class codes. This is month end data.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 326,143

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Codorus Valley Bancorp, Inc.

## Person to be contacted regarding this report:

Dawn C. Paul, Phone No. 717-747-2413

UST Sequence Number: 358

City: York

State: Pennsylvania

RSSD: 1142475

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 127,764

### Average Consumer Outstanding Balance Key

Includes consumer loans for personal, family, or household uses, residential mortgages, home equity and student loans.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 511,990

### Average Commercial Outstanding Balance Key

Includes commercial real estate, commercial lines, small business, agricultural and municipal loans.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 639,754

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary



# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

ColoEast Bankshares, Inc.

Person to be contacted regarding this report:

Stephen Sherlock

UST Sequence Number: 523

City: Lamar

State: Colorado

RSSD: 2146359

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3027

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 47,300

Average Consumer Outstanding Balance Key

1332590; 1340090; 1345090; 1350090; 1352590; 1382590

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 498,112

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 545,412

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Good moisture for fall crops across Eastern Colorado and Western Kansas. Slow residential house sales. No CRE Activity. People becoming more cautious on spending. Lobby traffic slow across all Colorado East Bank & Trust locations.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Colonial American Bank

## Person to be contacted regarding this report:

Daniel J. Machon, Jr.

UST Sequence Number:

792

City:

Horsham

State:

Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58412

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

13,843

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

6,422

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

20,265

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Colony Bankcorp, Inc.

## Person to be contacted regarding this report:

Terry Hester

UST Sequence Number:

259

City:

Fitzgerald

State:

Georgia

RSSD:

1085170

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

261,540

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

667,795

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

929,335

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Columbia Banking System, Inc.

Person to be contacted regarding this report:

Corinn M. Mathisen, VP Corporate Accounting  
Manager

UST Sequence Number: 66

City: Tacoma

State: Washington

RSSD: 2078816

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 33826

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 255,692

Average Consumer Outstanding Balance Key

Includes 1-4 family residential, land residential, 1-4 family held for sale, consumer loans and PRA accounts

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,816,716

Average Commercial Outstanding Balance Key

Includes owner-occupied commercial, land commercial, income property, business loans, revolving loans and leases receivable

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,072,408

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

(Reported in thousands) New loan originations for the month of September totaled \$97,927

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Columbine Capital Corp / Collegiate Peaks Bank

## Person to be contacted regarding this report:

Herb Ensley, EVP & CFO

UST Sequence Number:	519
City:	Buena Vista
State:	Colorado
RSSD:	622756
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 16,445

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 66,885

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 83,330

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

COMMERCE NATIONAL BANK

Person to be contacted regarding this report:

TERRI HIPWELL

UST Sequence Number:

171

City:

NEWPORT BEACH

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57566

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

22,632

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

111,057

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

133,689

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Centrix Bank & Trust

## Person to be contacted regarding this report:

Deborah A. Morin, Vice President - Controller

UST Sequence Number: 573

City: Bedford

State: New Hampshire

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35035

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 17,910

### Average Consumer Outstanding Balance Key

Aircraft, installment, personal overdrafts, overdraft protection, home equity, residential mortgages

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 382,563

### Average Commercial Outstanding Balance Key

Commercial time, term and lines of credit, commercial real estate, construction

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 400,473

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Commonwealth Bancshares, Inc.

Person to be contacted regarding this report:

Michael Dugle

UST Sequence Number:

911

City:

Louisville

State:

Kentucky

RSSD:

1118948

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

0

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

203,525

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

455,542

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

659,067

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Commonwealth Business Bank

Person to be contacted regarding this report:

Christine Choi

UST Sequence Number: 57

City: Los Angeles

State: California

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 57873

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,137

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 259,081

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 261,218

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community 1st Bank

## Person to be contacted regarding this report:

Sarah Taylor

UST Sequence Number: 134

City: Auburn

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58191

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 4,920

### Average Consumer Outstanding Balance Key

Monthly Average: Gross Loans includes Non R/E; Personal LOC; Overdraft Protection; Overdrafts; consumer R/E; Construction; HELOC

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 71,078

### Average Commercial Outstanding Balance Key

Monthly Average: Gross Loans- Includes CML Non- R/E; CML Revolving LOC; SBA; CRE; CML Construction

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 75,998

### Total Outstanding Balance Key

Monthly Average: Gross Loans

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MISSION BANK / COMMUNITY BANCSHARES,  
INC.

## Person to be contacted regarding this report:

Darrell Lautaret

UST Sequence Number: 1226

City: Kingman

State: Arizona

RSSD: 3392443

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57137

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 11,284

### Average Consumer Outstanding Balance Key

Includes 1-4 R/E, heloc's, home equity's, lot loans, and other consumer loans (auto, cd secured, overdraft lines, etc.)

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 58,869

### Average Commercial Outstanding Balance Key

Includes all CRE, 1-4 R/E-business purpose, land, Ag, multi-family and other commercial loans (ucc filings, equipment, cd secured, unsecured etc.)

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 70,153

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bancshares of Kansas, Inc. (Merit Bank)

## Person to be contacted regarding this report:

Mark Emley (President), Dean Krouse (EVP)

UST Sequence Number:	861
City:	Goff
State:	Kansas
RSSD:	3488289
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	4675
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 13,385

### Average Consumer Outstanding Balance Key

RE Res 1-4 HFS, 1-4 Family, Home Equity, Consumer Loans, Other Loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 17,809

### Average Commercial Outstanding Balance Key

RE Const. & Dev., Farmland, Multi-Family RE, Non-Farm/Non- Residential, Ag Production, Commercial & Industrial, Other Loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 31,194

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bancshares of Mississippi, Inc.

Person to be contacted regarding this report:

Timothy P Gray

UST Sequence Number: 956

City: Brandon

State: Mississippi

RSSD: 1080595

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 0

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 632,136

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,061,881

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,694,017

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bank Shares of Indiana, Inc.

Person to be contacted regarding this report:

Paul Chrisco, CFO

UST Sequence Number: 1208

City: New Albany

State: Indiana

RSSD: 2356073

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 162,046

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 400,458

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 562,504

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bankers Trust Corporation

Person to be contacted regarding this report:

Bruce E. Thomas

UST Sequence Number:

113

City:

Glen Allen

State:

Virginia

RSSD:

3687046

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

8675

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

343,658

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

461,641

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

805,299

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Community Bank of the Bay

**Person to be contacted regarding this report:**

Wilbur E. Hobbs, Jr.

UST Sequence Number: 354

City: Oakland

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34210

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 902

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 49,753

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 50,655

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

Community Business Bank

Person to be contacted regarding this report:

Mark S. Day

UST Sequence Number: 681

City: West Sacramento

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58159

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 30,632

Average Consumer Outstanding Balance Key

This report follows Treasury guidelines.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 84,906

Average Commercial Outstanding Balance Key

This report follows Treasury guidelines.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 115,538

Total Outstanding Balance Key

This report follows Treasury guidelines.

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Centrue Financial Corporation

Person to be contacted regarding this report:

Marc Kingry

UST Sequence Number: 248

City: St. Louis

State: Missouri

RSSD: 1206591

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 176,601

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 754,194

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 930,795

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Financial Corporation

Person to be contacted regarding this report:

Andy Kozubal 540-886-0796 Ext. 20120

UST Sequence Number: 194

City: Staunton

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2750

(for Thrift Holding Companies)

FDIC Certificate Number: 30417

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 253,074

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Residential mortgage, home equity, junior liens, automobile, and other consumer loans.

Average Commercial Outstanding Balance (Thousands\$) 250,031

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial and industrial purposes to sole proprietorships, corporations and other business enterprises.

Total Outstanding Balance (Thousands \$) 503,105

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Financial Shares, Inc.

Person to be contacted regarding this report:

Eric J. Wedeen

UST Sequence Number: 970

City: Glen Ellyn

State: Illinois

RSSD: 2936103

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 33953

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 61,534

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 175,646

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 237,180

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First Bancshares, Inc.

Person to be contacted regarding this report:

Victor Castro - CFO

UST Sequence Number: 593

City: Union City

State: Tennessee

RSSD: 126254

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 1479

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 314,670

### Average Consumer Outstanding Balance Key

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.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 695,705

### Average Commercial Outstanding Balance Key

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.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,010,375

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First Bancshares & Community First Bank

Person to be contacted regarding this report:

Ann Main

UST Sequence Number:	1051
City:	Harrison
State:	Arkansas
RSSD:	2754585
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34611
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 169,087

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 243,382

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 412,469

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First, Inc.

## Person to be contacted regarding this report:

Jon Thompson, Controller

UST Sequence Number: 330

City: Columbia

State: Tennessee

RSSD: 3108194

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 36165

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 219,856

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 344,179

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 564,035

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Holding Company of Florida, Inc

Person to be contacted regarding this report:

Fred Leopold, CEO

UST Sequence Number:

667

City:

Miramar Beach

State:

Florida

RSSD:

3577370

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

3,785

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

32,348

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

36,133

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

(Holding Company)-Community Investors  
Bancorp Inc. (Bank)- First Federal Comm.  
Bank-Bucyrus,OH

## Person to be contacted regarding this report:

Phillip W. Gerber-CEO

UST Sequence Number:

284

City:

Bucyrus

State:

Ohio

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

2385

(for Thrift Holding Companies)

FDIC Certificate Number:

29705

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

93,860

Average Consumer Outstanding Balance Key

Balance includes \$13,563 of mortgage loans originated and sold with service retained.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

25,152

Average Commercial Outstanding Balance Key

Balance includes \$341 of a loan participated with service retained.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

119,012

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Community Partners Bancorp

Person to be contacted regarding this report:

Bernice E. Kotza, Loan Operations Manager

UST Sequence Number:	392
City:	Middletown
State:	New Jersey
RSSD:	3395668
(for Bank Holding Companies)	
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	
FDIC Certificate Number:	35426
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 77,059

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 420,814

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 497,873

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Community Trust Financial Corp.

Person to be contacted regarding this report:

Lori Adams

UST Sequence Number:

322

City:

Ruston

State:

Louisiana

RSSD:

1885307

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

139,932

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

717,185

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

857,117

Total Outstanding Balance Key

Total Outstanding Balance Comment

Form will not save total loans.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community West Bank/Community West Bancshares

## Person to be contacted regarding this report:

Richard Favor EVP/CCO

UST Sequence Number: 82

City: Goleta

State: California

RSSD: 1412712

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27572

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 222,373

### Average Consumer Outstanding Balance Key

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.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 379,027

### Average Commercial Outstanding Balance Key

This information is obtained from bank's general ledger. Commercial loans include construction loans, commercial real estate loans, business loans and SBA guaranteed loans.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 601,400

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Century Financial Services Corporation  
(Subsidiary Bank Century Bank)

Person to be contacted regarding this report:

Stephan A. Dobyms

UST Sequence Number: 1238

City: Santa Fe

State: New Mexico

RSSD: 3632756

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 28362

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 70,269

### Average Consumer Outstanding Balance Key

Includes 1-4 family 1st Mtg Loans, Loans Held for sale, HELOC and 2nd Mtg Loans, Consumer loans including OD loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 264,033

### Average Commercial Outstanding Balance Key

Includes Construction Loans, Commercial RE loans, Land & Lot Loans, Commercial and Small Business Loans.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 334,302

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Congaree Bancshares, In.c

Person to be contacted regarding this report:

Charlie Lovering,  
clovering@congarerestatebank.com

UST Sequence Number:	384
City:	West Columbia
State:	South Carolina
RSSD:	3452365
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	58301
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 45,081

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 63,480

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 108,561

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

CORNING SAVINGS AND LOAN

Person to be contacted regarding this report:

ANGELIA GOODMAN

UST Sequence Number: 504

City: CORNING

State: Arkansas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 7368

(for Thrift Holding Companies)

FDIC Certificate Number: 31711

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 11,876

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 14,651

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 26,527

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Country Bank Shares (Farmers & Merchants Bank)

## Person to be contacted regarding this report:

Marvin J Mullaney

UST Sequence Number: 467

City: Milford

State: Nebraska

RSSD: 1416831

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16810

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 121,785

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 153,830

Average Commercial Outstanding Balance Key

includes our Ag loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 275,615

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

COVENANT FINANCIAL CORPORATION

Person to be contacted regarding this report:

DEBORAH F WIMBERLY

UST Sequence Number:

663

City:

CLARKSDALE

State:

Mississippi

RSSD:

3212046

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

30,293

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

141,052

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

171,345

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CRAZY WOMAN CREEK BANCORP INC

Person to be contacted regarding this report:

CAROLYN KAISER

UST Sequence Number: 673

City: BUFFALO

State: Wyoming

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 3903

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 45,551

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

includes SFD mortgages funded with the intention to sell to secondary market

Average Commercial Outstanding Balance (Thousands\$) 63,947

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 109,498

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Crescent Financial Corporation

Person to be contacted regarding this report:

Bruce W. Elder

UST Sequence Number:	201
City:	Cary
State:	North Carolina
RSSD:	3027709
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 159,351

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 611,003

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 770,354

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Does not include \$2,603 (in thousands) of average loans in process during the month of September

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

21st Century Bank/Crosstown Holding Company

## Person to be contacted regarding this report:

Kevin Turnquist- CFO

UST Sequence Number:

0

City:

Blaine

State:

Minnesota

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

9751

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

47,031

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

276,049

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

323,080

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

DL Evans Bancorp

Person to be contacted regarding this report:

Curtis Smith (curtis@dlevans.com)

UST Sequence Number: 682  
City: Burley  
State: Idaho  
RSSD: 2242523  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number: 11666  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 109,372

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 545,712

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 655,084

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

DNB Financial Corporation

Person to be contacted regarding this report:

Shelley Castrinoes

UST Sequence Number: 548

City: Downingtown

State: Pennsylvania

RSSD: 1117455

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 100,103

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 245,442

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 345,545

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

DeSoto County Bank

## Person to be contacted regarding this report:

Ken C. McNeil (662-996-1281)

UST Sequence Number: 466

City: Horn Lake

State: Mississippi

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58154

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 7,795

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

None

Average Commercial Outstanding Balance (Thousands\$) 48,247

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

None

Total Outstanding Balance (Thousands \$) 56,042

Total Outstanding Balance Key

Total Outstanding Balance Comment

None

General Market Commentary

No Comment

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Chambers Bank/Chambers Bancshares,

Person to be contacted regarding this report:

Philip Alexander

UST Sequence Number: 1037

City: Danville

State: Arkansas

RSSD: 1141487

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5615

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 69,506

### Average Consumer Outstanding Balance Key

All 1 to 4 family residential loans, open and closed end, all DDA repayment plans, and all non real estate consumer loans.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 548,653

### Average Commercial Outstanding Balance Key

All real estate development and construction loans, all agricultural loans, all multifamily loans, all commercial real estate and commercial non real estate loans, all municipal loans, and all other loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 618,159

### Total Outstanding Balance Key

The figure used are based on an average taken from weekly reports. The segregation between consumer and commercial loans was determined based on Call Report Loan Type Codes

### Total Outstanding Balance Comment

### General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Deerfield Financial Corp/ Bank of Deerfield

Person to be contacted regarding this report:

Christopher Reithmeyer

UST Sequence Number: 1104

City: Deerfield

State: Wisconsin

RSSD: 588245

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 2477

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 39,923

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 43,215

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 83,138

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Diamond Bancorp, Inc. and Bank of Washington

Person to be contacted regarding this report:

Robert M. Tobben, Secretary / Treasurer

UST Sequence Number:	1098
City:	Washington
State:	Missouri
RSSD:	2294812
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	12627
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 102,643

### Average Consumer Outstanding Balance Key

This category includes 1-4 family residential mortgages (completed, under construction & vacant land), home equity lines of credit, overdrafts and other consumer loans (auto, student & personal)

### Average Consumer Outstanding Balance Comment

Originated 92 loans totaling 5,527 (in thousands) & sold 20 loans to FNMA and other investors totaling 2,965 (in thousands)

Average Commercial Outstanding Balance (Thousands\$) 584,258

### Average Commercial Outstanding Balance Key

This category includes commercial real estate and non-real estate loans, agricultural real estate & non-real estate loans, 1-4 family residential investment property loans and state & local government loans. We presently have no depository institution loans or foreign government loans but would include them in this category if we did.

### Average Commercial Outstanding Balance Comment

Originated 68 loans totaling 8,499 ( in thousands)

Total Outstanding Balance (Thousands \$) 686,901

### Total Outstanding Balance Key

All loans in this report are those of the depository institution as the holding company has no outstanding loans. All loans reported herein are gross of unearned income and the allowance for loan losses

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Dickinson Financial Corporation II

Person to be contacted regarding this report:

Dennis Ambroske

UST Sequence Number: 441

City: Kansas City

State: Missouri

RSSD: 2107707

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 526,168

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 3,139,002

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,665,170

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Discover Financial Services

Person to be contacted regarding this report:

Christopher Greene

UST Sequence Number: 587

City: Riverwoods

State: Illinois

RSSD: 3846375

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 23,548,825

Average Consumer Outstanding Balance Key

Definitions used are consistent with FR Y-9C definitions of Consumer Loans.

Average Consumer Outstanding Balance Comment

The average consumer loan balance in September decreased from the previous month mainly due to securitization activity in September of approximately \$2.3 billion.

Average Commercial Outstanding Balance (Thousands\$) 437,997

Average Commercial Outstanding Balance Key

Definitions used are consistent with FR Y-9C definitions of Commercial Loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 23,986,822

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

Duke Financial Group, Inc.

Person to be contacted regarding this report:

Brenda Coulter, VP & CFO

UST Sequence Number: 1166

City: Minneapolis

State: Minnesota

RSSD: 1127913

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 62,147

Average Consumer Outstanding Balance Key

Loans reported are for bank subsidiaries. The holding company does not originate loans.

Average Consumer Outstanding Balance Comment

Residential RE originations totaling \$2,711M were sold in the secondary market this month.

Average Commercial Outstanding Balance (Thousands\$) 463,184

Average Commercial Outstanding Balance Key

Loans reported are for bank subsidiaries. The holding company does not originate loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 525,331

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The East Carolina Bank, solely owned by ECB Bancorp, Inc.

## Person to be contacted regarding this report:

Gary M. Adams

UST Sequence Number: 349

City: Engelhard

State: North Carolina

RSSD: 2686659

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 2017

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 108,111

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 464,315

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 572,426

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Eagle Bancorp, Inc.

Person to be contacted regarding this report:

Michael T. Flynn

UST Sequence Number: 84

City: Bethesda

State: Maryland

RSSD: 2652104

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 94,558

### Average Consumer Outstanding Balance Key

Includes Personal Loans, Unsecured Personal Lines of Credit, Home Equity Lines of Credit, and Held for Sale Residential Mortgages.

### Average Consumer Outstanding Balance Comment

Held for sale residential mortgages were down about level with the prior month> it appears that the bubble of re-finance activity is just about over. Other consumer loan activity is off slightly.

Average Commercial Outstanding Balance (Thousands\$) 1,225,538

### Average Commercial Outstanding Balance Key

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

### Average Commercial Outstanding Balance Comment

C&I Loan volume is up for the second consecutive month. We experienced drop in CRE loans in the month of September as construction loans were paid through sales at various projects.

Total Outstanding Balance (Thousands \$) 1,320,096

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

Demand for loans remains relatively strong in the Washington, DC metro market. We have seen our loan volume in September increase \$4.9 million from August.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

EAST WEST BANCORP (EAST WEST BANK)

## Person to be contacted regarding this report:

STELLA BI (626) 768-6369

UST Sequence Number: 93

City: PASADENA

State: California

RSSD: 2734233

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 31628

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,256,784

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Actual Charge offs: \$10,604 thousands in Sep 09

Average Commercial Outstanding Balance (Thousands\$) 6,126,788

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Actual Charge offs: \$97,477 thousands in Sep 09

Total Outstanding Balance (Thousands \$) 8,383,572

Total Outstanding Balance Key

Total Outstanding Balance Comment

Total Actual Charge offs: \$108,081 thousands in Sep 09

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Eastern Virginia Bankshares

## Person to be contacted regarding this report:

Joan Sumner

UST Sequence Number:

250

City:

Tappahannock

State:

Virginia

RSSD:

2626691

(for Bank Holding Companies)

Holding Company Docket Number:

000-23565

(for Thrift Holding Companies)

FDIC Certificate Number:

11584

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

369,901

Average Consumer Outstanding Balance Key

Consumer Construction, residential real estate, consumer loans, credit card HELOCs, Other loans and loan process

Average Consumer Outstanding Balance Comment

Increases in HELOC's, all other lending remained soft

Average Commercial Outstanding Balance (Thousands\$)

471,172

Average Commercial Outstanding Balance Key

Commercial Loans, Commercial Real estate, Ag & farmland, commercial construction

Average Commercial Outstanding Balance Comment

Increases in commercial loans, all other commercial lending remained soft

Total Outstanding Balance (Thousands \$)

841,073

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FARMERS NATIONAL BANK OF EMLENTON

Person to be contacted regarding this report:

STEPHANIE SLEZAK, Credit Administration

UST Sequence Number: 173

City: EMLENTON

State: Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 7875

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 167,573

### Average Consumer Outstanding Balance Key

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

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 136,092

### Average Commercial Outstanding Balance Key

Commercial and Commercial Real Estate loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 303,665

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

Farmers National Bank is a \$458 Million community bank with 13 branches located throughout western Pennsylvania, north of Pittsburgh. Effective August 31, 2009, Farmers National Bank acquired assets of National City Bank's Titusville, PA office. 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 are experiencing some slowing of loan growth in 2009 as local consumers and businesses are typically more conservative in terms of their appetite for debt.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Chicago Shore Corporation

## Person to be contacted regarding this report:

Maurice J. Lewis

UST Sequence Number: 1286

City: Chicago

State: Illinois

RSSD: 2485076

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23370

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 67,797

Average Consumer Outstanding Balance Key

Consumer, personal & mtg loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 137,787

Average Commercial Outstanding Balance Key

C & I, CRE

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 205,584

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Decline in consumer lending in September and increase in commercial lending in September.

# CPP Lending Report



**NAME OF INSTITUTION**

(Including Holding Company Where Applicable)

Encore Bancshares, Inc.

**Person to be contacted regarding this report:**

Verna Jackson

UST Sequence Number:

79

City:

Houston

State:

Texas

RSSD:

3555341

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

609,782

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

500,074

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,109,856

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

ENTERPRISE FINANCIAL SERVICES CORP

Person to be contacted regarding this report:

Deborah N Barstow, SVP & Controller

UST Sequence Number: 135

City: Clayton

State: Missouri

RSSD: 2303910

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27237

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 157,524

Average Consumer Outstanding Balance Key

30/360 or Actual/Actual accrual

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,728,960

Average Commercial Outstanding Balance Key

Actual/360 accrual

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,886,484

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Enterprise Financial Services Group  
Inc./Enterprise Bank

## Person to be contacted regarding this report:

Bradley J. Ryniawec (412) 753-2111

UST Sequence Number:	1252
City:	Allison Park
State:	Pennsylvania
RSSD:	3417195
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34786
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,815

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 159,184

Average Commercial Outstanding Balance Key

Includes Overdrafts (\$42K)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 160,999

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Equity Bancshares, Inc.

Person to be contacted regarding this report:

Nathan Haberichter, Vice President.

UST Sequence Number: 549

City: Wichita

State: Kansas

RSSD: 3180547

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 48,589

Average Consumer Outstanding Balance Key

Includes home mortgages, home mortgages held for resale, consumer loans, home equity lines of credit and overdrafts

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 238,850

Average Commercial Outstanding Balance Key

Includes commercial loans, commercial real estate loans and agricultural loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 287,439

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

EXCHANGE BANK

Person to be contacted regarding this report:

ED GOMEZ, SVP CREDIT ADMINISTRATION

UST Sequence Number: 177

City: Santa Rosa

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 8468

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 227,222

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average increase due to residential mortgage lending as this has remained an area of growth.

Average Commercial Outstanding Balance (Thousands\$) 901,474

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Average decline to net loan losses and increase in foreclosed real estate. New business activity remains very low.

Total Outstanding Balance (Thousands \$) 1,128,696

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

F & C Bancorp, Inc., F & C Bank

Person to be contacted regarding this report:

Theresa Wilcox

UST Sequence Number: 1038

City: Holden

State: Missouri

RSSD: 2168931

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 9378

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 32,471

Average Consumer Outstanding Balance Key

Includes all consumer real estate (1st & jr lien) and all other consumer loans

Average Consumer Outstanding Balance Comment

Total consumer lending volume for Sept \$741k

(new & renewed)

Average Commercial Outstanding Balance (Thousands\$) 63,557

Average Commercial Outstanding Balance Key

Includes all commercial, commercial real estate, development & ag loans.

Average Commercial Outstanding Balance Comment

Total commercial lending volume for Sept \$2,734k (new & renewed)

Total Outstanding Balance (Thousands \$) 96,028

Total Outstanding Balance Key

Total Outstanding Balance Comment

Total lending volume for Sept \$3,475k

(new & renewed)

General Market Commentary

Total loans increased in September \$30k. Growth was in the consumer loan volume. Commercial loan totals decreased by \$447k. We continue to target loans in our marketing campaigns. Total new & renewed loan volume for September was \$3,475k compared to \$4,629k for September, 2008.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

F&M Bancshares, Inc

## Person to be contacted regarding this report:

Laura L McAlexander

UST Sequence Number: 650

City: Trezevant

State: Tennessee

RSSD: 1135806

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 8439

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 67,482

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 110,230

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 177,712

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

F&M Financial Corporation/Farmers & Merchants Bank

## Person to be contacted regarding this report:

Gail Yarbrough//Diane Talbert

UST Sequence Number:	627
City:	Granite Quarry
State:	North Carolina
RSSD:	1076619
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	2036
(for Depository Institutions)	

Loan Activity For: Sep, 2010

Average Consumer Outstanding Balance (Thousands \$) 184,475

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 387,835

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 572,310

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

F & M Financial Corporation

**Person to be contacted regarding this report:**

Lisa Kirby, Controller, VP

UST Sequence Number:	778
City:	Clarksville
State:	Tennessee
RSSD:	1138450
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	9963
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 177,719

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Avg Consumer Loans include Mtg Lns Held for Sale that will fluctuate monthly based on the current market.

Average Commercial Outstanding Balance (Thousands\$) 446,188

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 623,907

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FCB Bancorp, Inc. (HC) First Capital Bank of  
Kentucky (Bank)

## Person to be contacted regarding this report:

Connie W. Hunt

UST Sequence Number: 363

City: Louisville

State: Kentucky

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 84,852

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 209,118

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 293,970

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens and Northern Corporation

Person to be contacted regarding this report:

Mark A. Hughes

UST Sequence Number:

419

City:

Wellsboro

State:

Pennsylvania

RSSD:

1143623

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

396,755

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

330,361

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

727,116

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FC Holdings, Inc

Person to be contacted regarding this report:

Kim love, Controller/SVP

UST Sequence Number: 1180

City: Houston

State: Texas

RSSD: 3309629

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 26435

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 131,228

Average Consumer Outstanding Balance Key

Includes OD Loans

Average Consumer Outstanding Balance Comment

Payment, Weakening TX economy Charge offs/foreclosures

Average Commercial Outstanding Balance (Thousands\$) 498,797

Average Commercial Outstanding Balance Key

Includes Gross Loans in progress and muni loans

Average Commercial Outstanding Balance Comment

Payments, Weakening TX economy, CRE Charge -offs/foreclosures have all contributed to decline in commercial loan balances

Total Outstanding Balance (Thousands \$) 630,025

Total Outstanding Balance Key

All loan Amts included reflect loans made by subsidiary bank and not holding company

Total Outstanding Balance Comment

Overall weakening TX economy, reduced demand and general customer uncertainty, subsidiary bank regulatory capital maintenance considerations, and increasing levels of non-performing loans are primary contributors to decline in total loans.

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FFW Corporation (holding company for  
Crossroads Bank

Person to be contacted regarding this report:

Emily S. Boardman

UST Sequence Number:

8

City:

Wabash

State:

Indiana

RSSD:

228279

(for Bank Holding Companies)

Holding Company Docket Number:

H2092

(for Thrift Holding Companies)

FDIC Certificate Number:

29839

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

107,225

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

130,629

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

237,854

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers & Merchants Bancshares Inc  
(Enterprise Bank)

## Person to be contacted regarding this report:

Kathryn Aderman

UST Sequence Number: 557

City: Houston

State: Texas

RSSD: 1134881

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3326

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 131,235

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 303,884

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 435,119

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FARMERS AND MERCHANTS FINANCIAL CORPORATION

## Person to be contacted regarding this report:

LEON A DROUHARD

UST Sequence Number:	997
City:	ARGONIA
State:	Kansas
RSSD:	1059694
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	17719
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 3,294

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 14,205

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 17,499

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers Bank

## Person to be contacted regarding this report:

Douglas C. Haskett II

UST Sequence Number: 406

City: Windsor

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 2429

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 77,789

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 206,453

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 284,242

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers Capital Bank Corporation

Person to be contacted regarding this report:

Doug Carpenter/Christina Keyes

UST Sequence Number: 85

City: Frankfort

State: Kentucky

RSSD: 1098732

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,051,227

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

This line includes construction loans for residential properties and loans on 1-4 family residential properties.

Average Commercial Outstanding Balance (Thousands\$) 250,627

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,301,854

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers Enterprises, Inc. / Farmers Bank & Trust, N.A.

## Person to be contacted regarding this report:

Steve B. Kummer

UST Sequence Number:	1237
City:	Great Bend
State:	Kansas
RSSD:	482156
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	17614
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 53,380

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 256,121

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 309,501

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers State Bank Shares, Inc. (The Farmers State Bank)

## Person to be contacted regarding this report:

James M Meyer

UST Sequence Number: 998

City: Holton

State: Kansas

RSSD: 1717707

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 15258

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 12,127

### Average Consumer Outstanding Balance Key

Average Consumer Loans are made up of Installment, Residential, HELOC's, Single Pay Consumer Loans, and Hospital and Clean Sweep

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 13,663

### Average Commercial Outstanding Balance Key

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

### Average Commercial Outstanding Balance Comment

Had some pay offs from our large Ag borrowers

Total Outstanding Balance (Thousands \$) 25,790

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fidelity Bank

Person to be contacted regarding this report:

Brent Reed

UST Sequence Number:

1031

City:

Baton Rouge

State:

Louisiana

RSSD:

2435437

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

32511

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

20,751

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

93,795

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

114,546

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fidelity Bancorp, Inc.

Person to be contacted regarding this report:

Richard Spencer

UST Sequence Number:

261

City:

Pittsburgh

State:

Pennsylvania

RSSD:

3144736

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

252,084

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

We also originated and sold \$2.2 million of residential mortgage loans.

Average Commercial Outstanding Balance (Thousands\$)

168,602

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

420,686

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CITIZENS BANK OF NORTHERN CALIFORNIA -  
Holding Company is CITIZENS BANCORP

Person to be contacted regarding this report:

REBECCA FREEMAN

UST Sequence Number:

325

City:

Nevada City

State:

California

RSSD:

3165133

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

33983

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

71,372

Average Consumer Outstanding Balance Key

This contains all consumer loans including Primary SFR construction loans and lot loans. The total is net of participations and deferred loan fees.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

232,339

Average Commercial Outstanding Balance Key

This contains all commercial loans including CRE, commercial construction loans and A & D loans. The total is net of participations and deferred loan fees.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

303,711

Total Outstanding Balance Key

The total is net of participations and deferred loan fees.

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fidelity Bank-wholly owned subsidiary of  
Fidelity Financial Corporation

Person to be contacted regarding this report:

Bruce Wilgers

UST Sequence Number:

275

City:

Wichita

State:

Kansas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H0928

(for Thrift Holding Companies)

FDIC Certificate Number:

30895

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

351,305

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

589,872

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

941,177

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Fidelity Bank has renewed \$329 million of existing loans and closed \$264 million of new loans for combined originations of \$593 million since receiving \$36.2 million of CPP funds on 12-22-08. Local lending market remains soft with unemployment at 9.9%.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Fidelity Resources Company

Person to be contacted regarding this report:

Thomas R. Freas

UST Sequence Number: 571

City: Plano

State: Texas

RSSD: 2841690

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35266

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 53,142

Average Consumer Outstanding Balance Key

includes 1-4 res mortgages and all other consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 68,341

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 121,483

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fidelity Southern Corporation

Person to be contacted regarding this report:

Robert Curry (404) 639 6578

UST Sequence Number: 178

City: Atlanta

State: Georgia

RSSD: 1081118

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 21440

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,025,495

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 419,193

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,444,688

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Financial Institutions, Inc.

Person to be contacted regarding this report:

George D. Hagi, CRO

UST Sequence Number: 234

City: Warsaw

State: New York

RSSD: 1032464

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 717,044

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 529,440

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,246,484

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Financial Services of Winger, Inc. - Ultima Bank  
Minnesota

## Person to be contacted regarding this report:

Peggy M. Ystenes

UST Sequence Number: 1206

City: Winger

State: Minnesota

RSSD: 1127276

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 8867

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 8,112

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 78,147

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 86,259

Total Outstanding Balance Key

month-end balances

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Advantage Bancshares, Inc. and First Advantage Bank

## Person to be contacted regarding this report:

Jim Amundson 763-780-6611

UST Sequence Number:	913
City:	Coon Rapids
State:	Minnesota
RSSD:	3195055
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57596
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 14,688

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 29,786

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 44,474

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Alliance Bank and First Alliance Bancshares, Inc.

Person to be contacted regarding this report:

Melanie L. Cooley

UST Sequence Number: 1209

City: Cordova

State: Tennessee

RSSD: 3640041

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35245

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 16,106

Average Consumer Outstanding Balance Key

1-4 family construction, heloc, closed end, and Jr. lien.

Average Consumer Outstanding Balance Comment

month end loan totals

Average Commercial Outstanding Balance (Thousands\$) 92,214

Average Commercial Outstanding Balance Key

All other including construction, investment property, non-farm non-residential and C&I loans.

Average Commercial Outstanding Balance Comment

month end loan totals

Total Outstanding Balance (Thousands \$) 108,320

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

New consumer loans for September, 2009 totaled \$671,650 and paid out consumer loans for September, 2009 totaled \$167,395.53

New commercial loans for September, 2009 totaled \$932,905.24 (\$1,399,093.60 actual new loan commitments) and paid out commercial loans for September, 2009 totaled \$359,156.81

Total loans a+b=\$108,320 (Thousands \$)

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First American Bank Corporation

Person to be contacted regarding this report:

Donald Roubitchek 847.586.2583

UST Sequence Number: 1302

City: Elk Grove Village

State: Illinois

RSSD: 1199974

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3657

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,154,736

Average Consumer Outstanding Balance Key

Monthly Avg Outstanding

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 750,973

Average Commercial Outstanding Balance Key

Monthly Avg Outstanding

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,905,709

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST AMERICAN INTERNATIONAL BANK

Person to be contacted regarding this report:

LESLEY LAU

UST Sequence Number: 596

City: BROOKLYN

State: New York

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35186

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 580,655

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes FNMA = \$551,687,758.56

Average Commercial Outstanding Balance (Thousands\$) 477,706

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,058,361

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

First American International Bank [FAIB] only services loans that it originates. Fannie Mae loans originated by FAIB are sold to Fannie Mae but serviced on behalf of Fannie Mae.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Bancorp

## Person to be contacted regarding this report:

Eric P. Credle

UST Sequence Number:

341

City:

Troy

State:

North Carolina

RSSD:

1076431

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,511,984

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Acquisition of failed bank on 6/19/09 increased assets

Average Commercial Outstanding Balance (Thousands\$)

1,172,974

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Acquisition of failed bank on 6/19/09 increased assets

Total Outstanding Balance (Thousands \$)

2,684,958

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FNB Bancorp

Person to be contacted regarding this report:

Terence Yu, Assistant Controller

UST Sequence Number: 846

City: South San Francisco

State: California

RSSD: 3047743

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 54,879

Average Consumer Outstanding Balance Key

G/L monthly average balances

Average Consumer Outstanding Balance Comment

Decrease of \$0.5mm compared to Aug.

Average Commercial Outstanding Balance (Thousands\$) 448,283

Average Commercial Outstanding Balance Key

G/L monthly average balances

Average Commercial Outstanding Balance Comment

Increase of \$10.1mm compared to Aug.

Total Outstanding Balance (Thousands \$) 503,162

Total Outstanding Balance Key

Sum of above

Total Outstanding Balance Comment

## General Market Commentary

In 2009, the bank funded 184 new loans for a total of \$79mm compared to 167 loans totaled \$94mm prior year. The bank renewed 222 loans totaled \$174mm compared to 134 loans totaled \$67mm. Number of transactions increased 35% while dollar volume increased 57%. Estimate no new funding in the next 90 days compared to \$25mm same period last year. Estimate payoff is \$6mm compared to \$22mm last year. Average gross loan increased 2% or \$10mm from \$493mm last year to \$503 current period.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FNB United Corp

## Person to be contacted regarding this report:

Carey Chapman

UST Sequence Number: 706

City: Asheboro

State: North Carolina

RSSD: 1133473

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 398,696

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

\*\*Our Consumer Loan production for the same period of time generated 634 units, totaling \$81.8mm 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 231 New home purchases, 153 refinances and Auto financing to 73 families.

Average Commercial Outstanding Balance (Thousands\$) 1,178,439

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

\*\*Our Commercial loan production for the same period of time generated 54 units, totaling \$16.3mm in closed commitments. Included in these production totals would be C&I, Small Business and Commercial Real Estate types of loans.

Total Outstanding Balance (Thousands \$) 1,577,135

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

\*\* 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 town homes & condominiums. At present time we have closed approximately \$10.8mm and we have another \$8mm in varying stages of process, under these specialized programs. In addition we have assisted 37 families (totaling approximately \$6.385mm) to avoid

foreclosure by utilizing both FNMA's and our own internal mortgage modification programs. We presently have only 15 homes in foreclosure out of 4,921 in total mortgages serviced.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Business Bank NA

Person to be contacted regarding this report:

William Roche

UST Sequence Number: 1020

City: San Diego

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,231

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 83,727

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 85,958

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First California Financial Group, Inc.

Person to be contacted regarding this report:

Romolo Santarosa

UST Sequence Number: 204

City: Westlake Village

State: California

RSSD: 1031681

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 89,732

### Average Consumer Outstanding Balance Key

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.

### Average Consumer Outstanding Balance Comment

\$25 million of TARP CPP was received 12/19/08. Average balance of consumer loans has increased from \$69.4 million at 12/31/08 to \$89.7 million at 9/30/09. This represents an increase of \$20.3 million, or 29%, from 12/31/08 to 9/30/09.

Average Commercial Outstanding Balance (Thousands\$) 759,270

### Average Commercial Outstanding Balance Key

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.

### Average Commercial Outstanding Balance Comment

\$25 million of TARP CPP was received 12/19/08. Average balance of commercial loans has increased from \$585.0 million at 12/31/08 to \$759.3 million at 9/30/09. This represents an increase of \$174.3 million, or 29.8%, from 12/31/08 to 9/30/09.

Total Outstanding Balance (Thousands \$) 849,002

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

\$25 million of 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 \$849.0 million at 9/30/09. This represents an increase of \$194.6 million, or 29.7%, from 12/31/08 to 9/30/09.

## General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

FIRST CAPITAL BANCORP, INC.

**Person to be contacted regarding this report:**

John Presley or Will Ranson (804) 273-1160

UST Sequence Number: 444

City: Glen Allen

State: Virginia

RSSD: 3454172

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34802

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 34,270

## Average Consumer Outstanding Balance Key

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. 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.

## Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 358,563

## Average Commercial Outstanding Balance Key

Includes Commercial and Industrial (C&I), Commercial Real Estate (CRE), and Construction and Development (C&D) loans, net of participated balances.

## Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 392,833

## Total Outstanding Balance Key

Total is net of loans in process, not net of unearned income or loan loss allowances.  
Loans made by subsidiary bank (First Capi

## Total Outstanding Balance Comment

## General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Choice Bank

Person to be contacted regarding this report:

Yvonne L. Chen / (562) 345-9244 /  
ychen@firstchoicebankca.com

UST Sequence Number:	649
City:	Cerritos
State:	California
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57966
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 84,753

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 84,753

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Citizens Banc Corp

Person to be contacted regarding this report:

Rich Dutton (rjdutton@citizensbankco.com)

UST Sequence Number: 427

City: Sandusky

State: Ohio

RSSD: 1246533

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12982

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 378,355

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 410,295

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 788,650

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Loan activity for Septembert 2009 is summarized as follows: New loan originations of \$17,343; principal repayments and payoffs of existing loans \$16,152; and net charge offs of \$1,218. The result was a decline in average total loans outstanding of \$27.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST COLEBROOK BANCORP, INC

Person to be contacted regarding this report:

JENNIFER FISH

UST Sequence Number:

661

City:

COLEBROOK

State:

New Hampshire

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

45,960

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

111,360

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

157,320

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST COMMUNITY BANCSHARES

Person to be contacted regarding this report:

TRAVIS WHITACRE

UST Sequence Number: 1075

City: OVERLAND PARK

State: Kansas

RSSD: 1983977

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14023

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 172,602

### Average Consumer Outstanding Balance Key

1-4 Family Real Estate 1st D/T – All consumer real estate loans secured by a senior lien on 1-4 family real property  
1-4 Family Real Estate 2nd D/T - All consumer real estate loans secured by a junior lien on 1-4 family real property  
Home Equity Lines - All home equity lines of credit secured by real estate  
Personal Loans – All loans to individuals not secured by real estate  
Overdrafts – All demand accounts that are currently overdrawn  
Fresh Start ODP – Loans established to place an overdrawn demand account on an interest free repayment schedule

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 294,556

### Average Commercial Outstanding Balance Key

Commercial Loans – All commercial loans not secured by real estate  
Commercial Real Estate – All commercial loans secured by real estate  
Agricultural Real Estate – All ag loans secured by real estate  
Agricultural Loans – All ag loans not secured by real estate  
All Commercial Real Estate Participation loans have been taken out of the balance for this segment.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 467,158

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

\$5 MILLION OF CPP PROCEEDS HAVE BEEN INJECTED INTO THE DEPOSITORY INSTITUTION AND BALANCE REMAINS IN HOLDING COMPANY. BALANCES REFLECT LENDING ACTIVITIES IN THE DEPOSITORY INSTITUTION.

## General Market Commentary





# CPP Lending Report



**NAME OF INSTITUTION**

(Including Holding Company Where Applicable)

FIRST COMMUNITY BANK CORPORATION

**Person to be contacted regarding this report:**

KAYLAN BRUGH

UST Sequence Number:	296
City:	PINELLAS PARK
State:	Florida
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	H2518
(for Thrift Holding Companies)	
FDIC Certificate Number:	32270
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 208,893

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 209,834

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 418,727

Total Outstanding Balance Key

Total Outstanding Balance Comment

**General Market Commentary**

NEW LOANS ORIGINATED AMOUNT FUNDED FROM 12/23/08-9/30/09	NEW LOAN AMOUNT ORIGINATED NEW LOAN BALANCES AS 9/30/09	NEW LOAN
\$32,707,036	\$54,664,642	\$35,039,339
FOR THE MONTH OF September	\$1,660,109	
\$1,144,099	\$1,186,185	

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Community Corporation

Person to be contacted regarding this report:

Sarah Donley

UST Sequence Number:

78

City:

Lexington

State:

South Carolina

RSSD:

2337401

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

84,401

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

259,432

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

343,833

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Defiance Financial Corp

Person to be contacted regarding this report:

Donald Hileman

UST Sequence Number: 108

City: Defiance

State: Ohio

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H 25 13

(for Thrift Holding Companies)

FDIC Certificate Number: 29845

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 330,625

Average Consumer Outstanding Balance Key

Gross average consumer loans including residential mortgage, home equity, home improvement, credit cards, auto, mobile homes and other consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,314,598

Average Commercial Outstanding Balance Key

Gross average commercial loans including all commercial, commercial real estate and small business

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,645,223

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST PEOPLES BANK (FPB BANCORP, INC.)

## Person to be contacted regarding this report:

NANCY E. AUMACK, SVP/CFO

UST Sequence Number:	179
City:	JENSEN BEACH
State:	Florida
RSSD:	3049671
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34870
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 18,386

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 175,137

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 193,523

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Eagle Bancshares, Inc. & First Eagle Bank

Person to be contacted regarding this report:

Patrick Kaveney, EVP/CFO

UST Sequence Number:	1297
City:	Hanover Park
State:	Illinois
RSSD:	1492956
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	25883
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 48,860

Average Consumer Outstanding Balance Key

Includes overdraft loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 208,648

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 257,508

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Express of Nebraska, Inc.

**Person to be contacted regarding this report:**

Don Kinley, Executive Vice President/CFO, 308-633-8232

UST Sequence Number: 505

City: Gering

State: Nebraska

RSSD: 1250398

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 60,595

Average Consumer Outstanding Balance Key

1-4 Fam, Consumer Inst. PMR, Overdrafts

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 210,652

Average Commercial Outstanding Balance Key

All Other

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 271,247

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Valley Bank and Trust Co., closed 22 secondary market loans totalling \$3.041m in August.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Federal Bancshares of Arkansas, Inc

Person to be contacted regarding this report:

Sherry Billings

UST Sequence Number: 851

City: Harrison

State: Arkansas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2658

(for Thrift Holding Companies)

FDIC Certificate Number: 28982

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 314,698

Average Consumer Outstanding Balance Key

Includes loans for 1-4 family residential properties, auto and other installment consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 248,397

Average Commercial Outstanding Balance Key

Includes loans for commercial real estate, multifamily residential properties, land development and other installment commercial loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 563,095

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Financial Bancorp

Person to be contacted regarding this report:

shannon.kuhl@bankatfirst.com

UST Sequence Number: 46

City: Cincinnati

State: Ohio

RSSD: 1071276

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 996,770

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 3,302,438

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

All loans acquired from the FDIC as Receiver of Irwin Union Bank & Trust, Columbus, IN (9/18/2009) and the FDIC as Receiver of Irwin Union Bank, Louisville, KY (9/18/2009) have been categorized temporarily as Commercial Loans. Future reports are expected to reflect changes in category for these loans.

Total Outstanding Balance (Thousands \$) 4,299,208

Total Outstanding Balance Key

Total Outstanding Balance Comment

Total Loans includes loans acquired from (i) the FDIC as Receiver for Peoples Community Bank, West Chester, OH (7/31/2009); (ii) the FDIC as Receiver of Irwin Union Bank & Trust, Columbus, IN (9/18/2009); and (iii) the FDIC as Receiver of Irwin Union Bank

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Financial Bancshares, Inc.

Person to be contacted regarding this report:

David Clark

UST Sequence Number:	1063
City:	Lawrence
State:	Kansas
RSSD:	3385137
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	35292
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 12,205

### Average Consumer Outstanding Balance Key

Loans made by subsidiaries includes 1-4 family residential mortgages, other consumer loans and overdraft loans.

### Average Consumer Outstanding Balance Comment

The majority of the increase in consumer loans from August to September is due to the 9/4/09 acquisition of all assets and liabilities of former First Bank of Kansas City.

Average Commercial Outstanding Balance (Thousands\$) 74,051

### Average Commercial Outstanding Balance Key

Loans made by subsidiaries includes construction loans. Loans are reported net of loans in process, unearned income and loan loss allowance.

### Average Commercial Outstanding Balance Comment

The majority of the increase in consumer loans from August to September is due to the 9/4/09 acquisition of all assets and liabilities of former First Bank of Kansas City.

Total Outstanding Balance (Thousands \$) 86,256

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Federal Savings and Loan Association of  
Charleston (First Financial Holdings, Inc)

## Person to be contacted regarding this report:

Reneé M. Dash (843) 529-5647

UST Sequence Number: 110

City: North Charleston

State: South Carolina

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: H1214

(for Thrift Holding Companies)

FDIC Certificate Number: 28994

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,954,294

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 712,903

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,667,197

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

New loan production for the month of September included approximately \$44.6 million of new mortgage loans; a \$27.7 million decrease from August's production. September's production also included \$18.7 million in other consumer loans; a \$3.6 million decrease from August and commercial loan production of \$3.9 a decrease of \$.2 million from August.

Not included in our portfolio balance above are the residential mortgage loans held for sale. Average loans held for sale at September 2009 were \$34.3 million, decrease of \$14.1 million from August.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Financial Service Corporation

Person to be contacted regarding this report:

Vicky Williams

UST Sequence Number:	342
City:	Elizabethtown
State:	Kentucky
RSSD:	3150997
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	28610
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 376,446

Average Consumer Outstanding Balance Key

1-4 residential loans, home equity loans, other consumer loans, auto loans, credit card laons

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 604,841

Average Commercial Outstanding Balance Key

Commercial and industrial loans, construction and land loans, farm loans, commercial real estate loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 981,287

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Gothenburg Bancshares, Inc. (First State Bank, Gothenburg, NE 69138)

## Person to be contacted regarding this report:

Grant Pedersen 402-697-5599 Ext 409

UST Sequence Number:	720
City:	Gothenburg
State:	Nebraska
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	13622
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 32,607

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 167,313

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 199,920

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Guaranty Bancshares, Inc.

Person to be contacted regarding this report:

Heather N. Thompson

UST Sequence Number: 1287

City: Hammond

State: Louisiana

RSSD: 3589560

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14028

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 99,649

### Average Consumer Outstanding Balance Key

Month-End Balance Includes 1-4 family residential mortgage loans, home equity lines of credit, credit card loans and other consumer loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 496,349

### Average Commercial Outstanding Balance Key

Month-End Balances Includes all loans not classified as consumer loans

### Average Commercial Outstanding Balance Comment

The decline in the commercial loan balance is primarily the result of a principal paydown on one large real estate line of credit.

Total Outstanding Balance (Thousands \$) 595,998

### Total Outstanding Balance Key

Month-End Balance

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Horizon National Corporation

Person to be contacted regarding this report:

Alan Balducci

UST Sequence Number: 27

City: Memphis

State: Tennessee

RSSD: 1094640

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 9,447,812

### Average Consumer Outstanding Balance Key

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 Outstanding Balance Comment

Average Consumer Loans held for sale were \$459.6 million for Sep 2009, the remaining balances are held to maturity.

Average Commercial Outstanding Balance (Thousands\$) 9,730,283

### Average Commercial Outstanding Balance Key

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 Outstanding Balance Comment

Average Commercial Loans held for sale were \$31.5 million for Sep 2009, the remaining balances are held to maturity.

Total Outstanding Balance (Thousands \$) 19,178,095

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Florida Parishes Bank    FPB Financial Corp.

Person to be contacted regarding this report:

Derek Shants

UST Sequence Number: 506

City: Hammond

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 3862

(for Thrift Holding Companies)

FDIC Certificate Number: 29670

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 90,341

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 47,003

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 137,344

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST INTERCONTINENTAL BANK

Person to be contacted regarding this report:

JACK BYUN

UST Sequence Number:

0

City:

DORAVILLE

State:

Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34998

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

5,142

Average Consumer Outstanding Balance Key

Personal LOC, HELOC, Auto Loan, CD/Saving Secured Loan, Unsecured Loan.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

216,886

Average Commercial Outstanding Balance Key

Commercial R/E, Commercial Term, SBA, R/E Construction, Commercial LOC, Overdraft-DDA.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

222,028

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Litchfield Financial Corporation

## Person to be contacted regarding this report:

Carroll A. Pereira, Treasurer

UST Sequence Number:

185

City:

Litchfield

State:

Conneticut

RSSD:

1363757

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

178,917

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

200,358

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

379,275

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First M&F Corporation

Person to be contacted regarding this report:

Bobby Thompson

UST Sequence Number: 344

City: Kosciusko

State: Mississippi

RSSD: 1095982

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 9361

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 240,310

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 874,489

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,114,799

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Market Bank, FSB

**Person to be contacted regarding this report:**

Jeff Hickok 804-254-6814  
jeff.hickok@firstmarketbank.com

UST Sequence Number: 564

City: Richmond

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14594

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 350,758

Average Consumer Outstanding Balance Key

Auto, Home Equity and other secured/unsecured installment loans

Average Consumer Outstanding Balance Comment

Average Consumer Loans decreased by \$2.4 million in September as automobile loans fell by \$1.5 million and equity loans by \$937 thousand. New consumer loans in September include 387 automobile loans for \$6.4 million and 41 equity loans for \$1.1 million.

Average Commercial Outstanding Balance (Thousands\$) 665,068

Average Commercial Outstanding Balance Key

Commercial & industrial, Construction and Commercial Real Estate

Average Commercial Outstanding Balance Comment

Average Commercial Loans increased \$13.6 million in September on the strength of new loans of \$17.7 million.

Total Outstanding Balance (Thousands \$) 1,015,826

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Menasha Bancshares, Inc./First National  
Bank-Fox Valley

## Person to be contacted regarding this report:

Michael W. Boettcher/Senior V.P./CFO

UST Sequence Number: 442

City: Neenah

State: Wisconsin

RSSD: 1208876

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5307

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 37,837

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

14 new loans totalling \$1,647,960

Average Commercial Outstanding Balance (Thousands\$) 158,171

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

16 new loans totalling \$5,380,558

Total Outstanding Balance (Thousands \$) 196,008

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

In addition to consumer loan activity listed above, First National Bank-Fox Valley has also originated 9 secondary market real estate loans for a total of \$1,642,517 in the month of September.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Merchants Corporation

Person to be contacted regarding this report:

Jami Bradshaw, SVP & Chief Accounting Officer

UST Sequence Number: 745

City: Muncie

State: Indiana

RSSD: 1208559

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 875,193

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,581,778

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,456,971

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Midwest Bank a subsidiary of First Midwest Bancorp, Inc.

## Person to be contacted regarding this report:

Cynthia Lance, Executive Vice President and Corporate Secretary

UST Sequence Number:

54

City:

Itasca

State:

Illinois

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

3709

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

671,680

Average Consumer Outstanding Balance Key

Loan types reported in the category: net direct installment, home equity, net indirect installment, 1-4 family real estate

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

4,663,722

Average Commercial Outstanding Balance Key

Loan types reported in this category: commercial and industrial, agricultural, commercial real estate, tax-exempt, other

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

5,335,402

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First NBC Bank Holding Company

Person to be contacted regarding this report:

Frank J. Oliveri III

UST Sequence Number:

651

City:

New Orleans

State:

Louisiana

RSSD:

3485541

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

59,980

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

708,592

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

768,572

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First National Corporation

## Person to be contacted regarding this report:

Cassandra M. Smith, SVP-Controller

UST Sequence Number: 699

City: Strasburg

State: Virginia

RSSD: 1076123

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 136,177

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 313,165

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 449,342

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Northern Bank of Dixon

## Person to be contacted regarding this report:

Louise Walker

UST Sequence Number: 496

City: Dixon

State: California

RSSD: 2880626

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3440

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 145,442

### Average Consumer Outstanding Balance Key

Totals are by purpose code of the loan. This total includes purpose code 112, 140 - 149, and 610 - 630

### Average Consumer Outstanding Balance Comment

Not included in average consumer loan totals are Freddie Mac (FHLMC) Service Retained Loans. FHLMC Service Retained Loans Total Average Outstanding Loan Balance for September 2009 is \$172.6 million and \$5.6 million in average new loan originations for the month of September. The Company originated \$1.0 million in new consumer loans and had consumer loan payoffs of \$2.4 million in September.

Average Commercial Outstanding Balance (Thousands\$) 391,609

### Average Commercial Outstanding Balance Key

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

### Average Commercial Outstanding Balance Comment

The Company originated \$8.0 million in new commercial loans in September which were offset by \$5.0 million in commercial loan payoffs. The Bank also purchased \$11.6 million in GNMA/FHLMC/FNMA Agency issued mortgage securities in September.

Total Outstanding Balance (Thousands \$) 537,051

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First BanCorp

## Person to be contacted regarding this report:

Mr. Lawrence Odell

UST Sequence Number: 368

City: San Juan

State: Puerto Rico

RSSD: 2744894

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 30387

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 5,557,461

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Finance Leases are being included in the Average Consumer Loans Portfolio

Average Commercial Outstanding Balance (Thousands\$) 7,916,059

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Construction and Land Loans are being included in the Commercial Loans Portfolio

Total Outstanding Balance (Thousands \$) 13,473,520

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Pactrust Bancorp, Inc.

Person to be contacted regarding this report:

Regan Lauer

UST Sequence Number:

70

City:

Chula Vista

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

15953

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

696,500

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

101,469

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

797,969

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Place Financial Corp. (First Place Bank)

Person to be contacted regarding this report:

David Gifford

UST Sequence Number:

111

City:

Warren

State:

Ohio

RSSD:

0

(for Bank Holding Companies)

Holding Company Docket Number:

H3282

(for Thrift Holding Companies)

FDIC Certificate Number:

34657

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,178,655

Average Consumer Outstanding Balance Key

Mtg, Constr, & Cns

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,240,750

Average Commercial Outstanding Balance Key

Commercial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,419,405

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

The consumer loans reported include residential mortgage loans originated of \$161,113 and residential mortgage loans sold of \$71,087.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Priority Financial Corp.

Person to be contacted regarding this report:

Mark J. Myers

UST Sequence Number:	686
City:	Malvern
State:	Pennsylvania
RSSD:	3597042
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58092
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 80,547

Average Consumer Outstanding Balance Key

Residential real estate, consumer installment, consumer lines of credit

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 114,430

Average Commercial Outstanding Balance Key

Commercial term, commercial lines of credit, commercial mortgages, commercial construction

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 194,977

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Reliance Bancshares, Inc.

Person to be contacted regarding this report:

Jeff Paolucci, CFO

UST Sequence Number: 623

City: Florence

State: South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 82,974

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 368,230

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 451,204

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Resource Bank

## Person to be contacted regarding this report:

Lauren Ranalli

UST Sequence Number:

687

City:

Exton

State:

Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57967

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

22,361

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

80,919

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

103,280

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Security Group, Inc.

Person to be contacted regarding this report:

John R. Haddock [jhaddock@fsgbank.com; 423-308-2075]

UST Sequence Number:	374
City:	Chattanooga
State:	Tennessee
RSSD: (for Bank Holding Companies)	2836801
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 337,399

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 627,131

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 964,530

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Sound Bank

Person to be contacted regarding this report:

Janice Costiniano

UST Sequence Number: 137

City: Seattle

State: Washington

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57799

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,608

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 191,316

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

This includes real estate loans, asset based lending loans, and leases.

Total Outstanding Balance (Thousands \$) 193,924

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

FIRST SOUTH BANCORP, INC.

Person to be contacted regarding this report:

Renee G. Bunch, Chief Financial Officer

UST Sequence Number:	1057
City:	Lexington
State:	Tennessee
RSSD:	1132104
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 534,834

Average Consumer Outstanding Balance Key

Consumer loans include 1-4 family residential mortgage loans and lines of credit, personal loans, credit card loans, student loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,072,544

Average Commercial Outstanding Balance Key

Commercial loans include commercial and industrial loans, commercial real estate loans, loans to government entities, construction and development loans, multi-family residential loans and agricultural loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,607,378

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Southern Bancorp, Inc. (First Southern Bank)

## Person to be contacted regarding this report:

Ed Bukowski

UST Sequence Number:

0

City:

Boca Raton

State:

Florida

RSSD:

2349486

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27044

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

19,937

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

298,068

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

318,005

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Southwest Bank

## Person to be contacted regarding this report:

Dawn Kocjancic (719) 587-4227

UST Sequence Number: 666

City: ALAMOSA

State: Colorado

RSSD: 3228681

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57741

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 53,945

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 162,271

Average Commercial Outstanding Balance Key

Includes all CML & AG

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 216,216

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Loan requests in all categories remain strong.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First BancTrust Corporation

Person to be contacted regarding this report:

Ellen Litteral, Treasurer & CFO

UST Sequence Number: 794  
City: Paris  
State: Illinois  
RSSD: 2971261  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number:  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 126,844

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 161,888

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 288,732

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First State Bank

Person to be contacted regarding this report:

Randy McCurley, President

UST Sequence Number: 652

City: Mobeetie

State: Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 17909

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 5,433

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

New Loans 338

Average Commercial Outstanding Balance (Thousands\$) 10,536

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

New loans 194

Total Outstanding Balance (Thousands \$) 15,969

Total Outstanding Balance Key

Total Outstanding Balance Comment

Total New loans 532

General Market Commentary

Total loans are up over 6% since this time last year.

Total deposits are down 6% since this time last year.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST TEXAS BHC, INC.

## Person to be contacted regarding this report:

Nancy R. Braswell

UST Sequence Number: 534

City: Fort Worth

State: Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 190,745

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 344,292

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 535,037

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Trust Corporation

Person to be contacted regarding this report:

R. Leigh Barker

UST Sequence Number: 967

City: New Orleans

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 148,692

Average Consumer Outstanding Balance Key

1-4Family RE Loans, Tuition Loans, Credit Card, Overdrafts, net of Unearned income, gross of allowance

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 524,423

Average Commercial Outstanding Balance Key

Commercial RE, Commercial Loans, net of Loans in Process, Nonaccrual Loans, gross of allowance

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 673,115

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First United Corporation (First United Bank & Trust)

## Person to be contacted regarding this report:

Becky Graham

UST Sequence Number: 385

City: Oakland

State: Maryland

RSSD: 1132672

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4857

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 516,556

### Average Consumer Outstanding Balance Key

Consumer lines of credit for overdraft protection, home equity lines of credit, direct consumer loans, indirect consumer loans and consumer mortgage loans.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 525,773

### Average Commercial Outstanding Balance Key

Commercial loans to small businesses, commercial and industrial loans and commercial real estate.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,042,329

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Western Financial

## Person to be contacted regarding this report:

Taren Kempf

UST Sequence Number: 695

City: Denver

State: Colorado

RSSD: 3189906

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 154,200

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 275,019

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 429,219

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Firstbank Corporation

Person to be contacted regarding this report:

Rich Rice

UST Sequence Number:

552

City:

Alma

State:

Michigan

RSSD:

1134322

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

399,005

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes consumer, residential mortgage, and residential mortgage held for sale.  
Includes consumer, residential mortgage, and residential mortgage held for sale.  
Includes consumer, residential mortgage, and residential mortgage held for sale.

Average Commercial Outstanding Balance (Thousands\$)

699,959

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,098,964

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Flagstar Bancorp, Inc

Person to be contacted regarding this report:

Danielle Moseley-Tatum

UST Sequence Number: 317

City: Troy

State: Michigan

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2224

(for Thrift Holding Companies)

FDIC Certificate Number: 8412

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 8,543,796

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,050,911

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 10,594,707

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Flagstar Bancorp originated \$2,063,573,000 in loans during the month of September 2009. Our total loan production since receiving TARP funds totals \$22,528,459,000 which is an increase of 9.9 % over the our loan production reported for the same period last year.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Florida Bank Group, Inc. (HC) and Florida Bank  
(Sub)

## Person to be contacted regarding this report:

Mary A. Whitaker

UST Sequence Number:	1296
City:	Tampa
State:	Florida
RSSD:	3557626
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	26280
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 133,233

### Average Consumer Outstanding Balance Key

month end balances

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 509,984

### Average Commercial Outstanding Balance Key

month end balances

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 643,217

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Florida Business BancGroup, Inc. (Bay Cities Bank)

## Person to be contacted regarding this report:

Pat Murrin

UST Sequence Number: 815

City: Tampa

State: Florida

RSSD: 2805432

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 35066

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 29,805

### Average Consumer Outstanding Balance Key

Includes loans to consumers for personal, household use, closed end loans secured by 1-4 family residential properties; home equity lines of credit; overdraft protection lines of credit; other consumer loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 249,007

### Average Commercial Outstanding Balance Key

Includes commercial and industrial loans; commercial real estate loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 278,812

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Flushing Financial Corporation

Person to be contacted regarding this report:

David W. Fry

UST Sequence Number: 226

City: Lake Success

State: New York

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H-2328

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,008,304

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes \$1,007,927 in 1-4 Family residential real estate loans.

Average Commercial Outstanding Balance (Thousands\$) 2,151,339

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes \$1,112,878 in multi-family real estate loans, \$793,778 in commercial real estate loans, \$105,844 in construction loans, and \$136,256 in small business loans.

Total Outstanding Balance (Thousands \$) 3,159,643

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Bankers Trustshares, Inc. & First Bankers  
Trust Co. N.A.

## Person to be contacted regarding this report:

Tom Frese

UST Sequence Number:

309

City:

Quincy

State:

Illinois

RSSD:

1404632

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

16201

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

84,086

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

208,503

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

292,589

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FORESIGHT FINANCIAL GROUP, INC.

Person to be contacted regarding this report:

DEAN E COOKE

UST Sequence Number: 1213

City: ROCKFORD

State: Illinois

RSSD: 1137453

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 117,474

### Average Consumer Outstanding Balance Key

Includes Residential RE, Consumer Installment, Overdraft, Home Equity, Jr. Mortgages, Credit Card and ODP Loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 403,340

### Average Commercial Outstanding Balance Key

Includes Commercial and Development RE, Ag RE & Operating, Commercial and Industrial Loans and Municipal Loans

### Average Commercial Outstanding Balance Comment

Of the total Commercial Loans reported, \$11,601,000 is held at the Holding Company Level

Total Outstanding Balance (Thousands \$) 520,814

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FORT LEE FEDERAL SAVINGS BANK

Person to be contacted regarding this report:

PAT LUDWICZEWSKI, VP

UST Sequence Number:	1010
City:	FORT LEE
State:	New Jersey
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 39,676

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 14,572

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 54,248

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

FORTUNE FINANCIAL  
CORPORATION/FORTUNE BANK

Person to be contacted regarding this report:

DARREN GOSLING

UST Sequence Number:	722
City:	ARNOLD
State:	Missouri
RSSD:	3384372
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58107
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 7,994

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 95,295

Average Commercial Outstanding Balance Key

Includes loans to individuals for business purpose or loans to a company of LLC. These loans include commercial and industrial, small business, commercial real estate, investment real estate, lines of credit and all other business loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 103,289

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Franklin Bancorp, Inc.

## Person to be contacted regarding this report:

Rebecca S. Buhr

UST Sequence Number: 1201

City: Washington

State: Missouri

RSSD: 35543

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 79,971

### Average Consumer Outstanding Balance Key

Month-end average gross loans made by subsidiary; includes conventional residential real estate loans, home equity lines of credit, consumer installment loans, overdraft and demand deposit loans; loans held for sale, and loan clearings

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 86,262

### Average Commercial Outstanding Balance Key

Month-end average gross loans made by subsidiary; includes ag loans, commercial loans, ag real estate loans, commercial real estate loans and commercial construction loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 166,233

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Freeport Bancshares, Inc/Midwest Community Bank

## Person to be contacted regarding this report:

Mark H. Wright

UST Sequence Number: 1108

City: Freeport

State: Illinois

RSSD: 1205585

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19628

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 45,667

### Average Consumer Outstanding Balance Key

Consumer loans include loans in process, home equity loans, overdraft protection loans/overdrafts and consumer installment loans. This category would also include loans held for sale.

### Average Consumer Outstanding Balance Comment

Loans are made by the subsidiary and not the holding company.

Average Commercial Outstanding Balance (Thousands\$) 147,804

### Average Commercial Outstanding Balance Key

Commercial loans include construction development loans, farmland loans, nonfarm/nonresidential loans, multifamily loans, commercial loans and municipal loans.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 193,471

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

Bank had nominal increase in consumer borrowing and a decrease in business borrowing due to the repayment of several large commercial loans.

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

Fremont Bancorporation

Person to be contacted regarding this report:

Ronald J. Wagner

UST Sequence Number: 1242

City: Fremont

State: California

RSSD: 1026801

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19222

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 716,184

Average Consumer Outstanding Balance Key

Balance include residential loans and home equity lines.

Average Consumer Outstanding Balance Comment

Origination of new consumer loans includes \$5.6 million in residential loans and \$3.5 million in home equity lines. In addition, the Bank originated \$185.9 million in residential loans that are held for sale. Loans held for sale are not included in the reported loan balance.

Average Commercial Outstanding Balance (Thousands\$) 945,665

Average Commercial Outstanding Balance Key

Balance includes commercial loans, commercial real estate loans, multifamily loans and construction loans

Average Commercial Outstanding Balance Comment

Origination of new commercial loans includes \$3.6 million in commercial business loans and \$1.2 million in commercial real estate loans. In addition, the Bank originated \$5 million in commercial loans that are held for sale. Loans held for sale are not included in the reported loan balance. The decline in commercial loans from August to September is primarily related to paydowns of commercial business loans and the transfer of a \$6 million construction loan to OREO.

Total Outstanding Balance (Thousands \$) 1,661,849

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fresno First Bank

## Person to be contacted regarding this report:

Steve Canfield - EVP / CFO

UST Sequence Number: 262

City: Fresno

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58090

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 10,303

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 66,561

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 76,864

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Horizon Bank, SSB

## Person to be contacted regarding this report:

James Dyess

UST Sequence Number: 1035

City: Austin

State: Texas

RSSD: 703552

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3256

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 34,965

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 95,741

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 130,706

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fulton Financial Corporation

Person to be contacted regarding this report:

Betsy Chivinski, EVP/Controller

UST Sequence Number: 263

City: Lancaster

State: Pennsylvania

RSSD: 1117129

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 3,017,380

Average Consumer Outstanding Balance Key

Residential mortgages, residential mortgage construction, home equity, installment loans, direct and indirect auto loans, student loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 8,946,141

Average Commercial Outstanding Balance Key

Commercial, industrial and agricultural loans, commercial mortgage loans, commercial construction loans, leases.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 11,963,521

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Gateway Bancshares Inc

Person to be contacted regarding this report:

Felicia F. Barbee

UST Sequence Number: 1203

City: Ringgold

State: Georgia

RSSD: 2388775

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34239

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 69,085

Average Consumer Outstanding Balance Key

1-4 Family Residential, Heloc, overdraft protection, auto, personal, unsecured

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 132,298

Average Commercial Outstanding Balance Key

secured, unsecured, real estate, construction, A/R

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 201,383

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Although our totals for the month were down, the main area of decrease was in our commercial and industrial secured area due to some commercial loans paying off. Our consumer loan activity was up \$785k from August. New loan demand overall remains relatively low.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Bank of Charleston, Inc.

Person to be contacted regarding this report:

Tony Marks, Executive Vice President

UST Sequence Number:	625
City:	Charleston
State:	West Virginia
RSSD:	0
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	57514
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 35,984

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 88,259

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 124,243

Total Outstanding Balance Key

Total Outstanding Balance Comment

Loan to deposit ratio as of 9/30/09 91.36%

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Georgia Commerce Bank

Person to be contacted regarding this report:

Marce Worsham

UST Sequence Number: 621  
City: Atlanta  
State: Georgia  
RSSD: 3165311  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number: 57521  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 81,931

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 202,766

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 284,697

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Georgia Primary Bank

## Person to be contacted regarding this report:

Kimberly Russo-Alesi

UST Sequence Number: 1144

City: Atlanta

State: Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58523

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

377

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

377

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

GERMANTOWN CAPITAL CORPORATION/FIRST  
CAPITAL BANK

## Person to be contacted regarding this report:

BETH REAMS

UST Sequence Number:

683

City:

GERMANTOWN

State:

Tennessee

RSSD:

3684746

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57552

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

35,304

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

111,820

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

147,124

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Gold Canyon Bank

## Person to be contacted regarding this report:

Michael J. Day

UST Sequence Number: 1254

City: Gold Canyon

State: Arizona

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58066

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 9,242

### Average Consumer Outstanding Balance Key

Revolving 1-4 Family, Closed End 1-4 Family, Consumer Loans, Overdraft Protection

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 21,036

### Average Commercial Outstanding Balance Key

Construction, Multifamily Residential, Nonfarm Nonresidential, Commercial & Industrial

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 30,278

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Goldwater Bank

## Person to be contacted regarding this report:

Laurie Yantis

UST Sequence Number: 545

City: Scottsdale

State: Arizona

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58405

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 62,436

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 50,466

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 112,902

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Grand Bank

Person to be contacted regarding this report:

Julie Daman

UST Sequence Number: 1152

City: Tulsa

State: Oklahoma

RSSD: 1065967

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 22065

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 42,480

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 139,282

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 181,762

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Grand Financial Corporation

Person to be contacted regarding this report:

Freda Hagler 601-705-2412

UST Sequence Number:	198
City:	Hattiesburg
State:	Mississippi
RSSD:	3842032
(for Bank Holding Companies)	
Holding Company Docket Number:	H-3791
(for Thrift Holding Companies)	
FDIC Certificate Number:	31864
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 109,729

Average Consumer Outstanding Balance Key

includes all single family residential loans, land loans, helocs, and all consumers

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 9,073

Average Commercial Outstanding Balance Key

includes all commercial loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 118,802

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Grand Mountain Bancshares, Inc.

Person to be contacted regarding this report:

Mark Lund

UST Sequence Number: 1219

City: Granby

State: Colorado

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 4351

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 71,168

### Average Consumer Outstanding Balance Key

Includes 1-4 family residential, HELOCs, 1-4 family construction loans, lot loans and other consumer loans, primarily auto loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 39,308

### Average Commercial Outstanding Balance Key

Includes Commercial Real Estate and Business loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 110,476

### Total Outstanding Balance Key

Amounts represent month end balances.

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

GrandSouth Bancorporation

Person to be contacted regarding this report:

J. B. Garrett, Chief Financial Officer

UST Sequence Number:	327
City:	Greenville
State:	South Carolina
RSSD:	2929833
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34812
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 28,895

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 277,702

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 306,597

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Great River Holding Company

Person to be contacted regarding this report:

Steve Henke

UST Sequence Number: 1277

City: Baxter

State: Minnesota

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H3992

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 118,803

Average Consumer Outstanding Balance Key

Includes 1-4 Family Residential, Home Equity Lines of Credit, Credit Card Loans , Overdrafts and other consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 160,768

Average Commercial Outstanding Balance Key

Includes Comm, CommRE, C&D, Ag and AG RE

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 279,571

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Banks, Inc.

## Person to be contacted regarding this report:

Lisa K. Vansickle (314) 592-6603

UST Sequence Number: 446

City: St. Louis

State: Missouri

RSSD: 1118797

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12229

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,501,084

### Average Consumer Outstanding Balance Key

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.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 6,378,597

### Average Commercial Outstanding Balance Key

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).

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 7,879,681

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

Average consumer loans decreased \$27.8 million during September 2009 (as compared to August 2009). The decrease was primarily attributable to a decrease in average 1-4 family residential mortgage loans held for portfolio of \$20.3 million resulting from loan prepayments in the current refinance environment and loan charge-offs, and a decrease in average loans held for sale of \$10.6 million resulting from sales of 1-4 family

residential mortgage loans into the secondary market, partially offset by an increase in average home equity loans of \$3.7 million. First Bank sold \$45.8 million of 1-4 family residential mortgage loans into the secondary market during the month of September 2009. During the nine months ended September 30, 2009, First Bank originated and closed \$443.3 million of 1-4 family residential mortgage loans. In addition, First Bank sold \$433.8 million of 1-4 family residential mortgage loans into the secondary market during the nine months ended September 30, 2009. The average balance of commercial loans decreased \$100.4 million during September 2009 (as compared to August 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 \$25.1 million that primarily resulted from loan payments, lack of customer demand and loan charge-offs on nonperforming credit relationships, a decrease in the average balance of C&I loans of \$52.2 million that primarily resulted from loan payments, lack of consumer demand and charge-offs on nonperforming credit relationships and a decrease in the average balance of CRE loans of \$18.6 million that primarily resulted from loan payments, lack of consumer demand and charge-offs on nonperforming credit relationships.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Great Southern Bank

## Person to be contacted regarding this report:

Tammy Baurichter

UST Sequence Number:

102

City:

Springfield

State:

Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

29546

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

471,087

Average Consumer Outstanding Balance Key

1/4 family, HELOC, Consumer, Overdrafts, ODP, 1-4 Family Revolving, Student Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,590,406

Average Commercial Outstanding Balance Key

Construction, Multi Family, Comm'l RE, Comm'l, IRB, ST & Political, Bus Mgr

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,061,493

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Green Bankshares, Inc.

## Person to be contacted regarding this report:

James E. Adams

UST Sequence Number: 180

City: Greeneville

State: Tennessee

RSSD: 1133277

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 895

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 430,420

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,758,109

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,188,529

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Green Circle Investments, Inc. / Peoples Trust & Savings Bank

## Person to be contacted regarding this report:

Barry L. Smith

UST Sequence Number: 725

City: Clive

State: Iowa

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14692

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 41,653

Average Consumer Outstanding Balance Key

Cons- 7,197, Cons RE - 34,456

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 155,867

Average Commercial Outstanding Balance Key

Com-23,315, Com RE - 52,349,

Average Commercial Outstanding Balance Comment

Ag - 38,300, Ag RE - 41,903

Total Outstanding Balance (Thousands \$) 197,520

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

GREEN CITY BANCSHARES (FARMERS BANK OF GREEN CITY)

Person to be contacted regarding this report:

DOUG WILLIAMS

UST Sequence Number:	715
City:	GREEN CITY
State:	Missouri
RSSD:	1061165
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	16103
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,957

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 10,899

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 12,856

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Greer Bancshares Incorporated

Person to be contacted regarding this report:

Rick Medlock

UST Sequence Number: 355

City: Greer

State: South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27413

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 76,848

Average Consumer Outstanding Balance Key

Loans for personal, family or household uses including residential mortgages, home equity, auto, student loans and other consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 231,746

Average Commercial Outstanding Balance Key

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations and other business enterprises, whether secured or unsecured, single-payment or installment. Generally commercial real estate and commercial/industrial.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 308,594

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Gregg Bancshares/Glasgow Savings Bank

Person to be contacted regarding this report:

Cindy Wells

UST Sequence Number: 654

City: Glasgow

State: Missouri

RSSD: 3402342

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 1056

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 8,812

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Participations are included in these balances

Average Commercial Outstanding Balance (Thousands\$) 21,492

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Participations are included in these balances

Total Outstanding Balance (Thousands \$) 30,304

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Guaranty Bancorp, Inc.

## Person to be contacted regarding this report:

Lawrence P. Corey

UST Sequence Number: 480

City: Woodsville

State: New Hampshire

RSSD: 2637820

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 18031

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 174,067

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 111,228

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes municipal loans

Total Outstanding Balance (Thousands \$) 285,295

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Regional economic weakness persists. Delinquency level dropped slightly in September. Loan demand still weak.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Guaranty Capital Corporation (Guaranty Bank & Trust Company)

## Person to be contacted regarding this report:

B. Rich Knox

UST Sequence Number:	1233
City:	Belzoni
State:	Mississippi
RSSD:	1096952
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	15953
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 101,705

### Average Consumer Outstanding Balance Key

All other loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 302,552

### Average Commercial Outstanding Balance Key

Call Report Codes 1A1,1A2,1B,1D,1E1,1E2,3, & 4

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 404,257

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Guaranty Bank

Person to be contacted regarding this report:

Sheri Biser, EVP

UST Sequence Number: 422

City: Springfield

State: Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 28670

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 150,826

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 389,134

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 539,960

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

GulfSouth Private Bank

**Person to be contacted regarding this report:**

Chris Campbell

UST Sequence Number: 1243

City: Destin

State: Florida

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58073

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 71,336

Average Consumer Outstanding Balance Key

month end balance; gross of loans in process

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 76,974

Average Commercial Outstanding Balance Key

month end balance; gross of loan proceeds

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 148,310

Total Outstanding Balance Key

month end balance; gross of loan proceeds

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

First Busey Corporation

Person to be contacted regarding this report:

Barbara J. Harrington

UST Sequence Number:	352
City:	Urbana
State:	Illinois
RSSD:	1203602
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 646,041

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,444,206

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,090,247

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Gulfstream Bancshares, Inc. (Gulfstream Business Bank)

Person to be contacted regarding this report:

Kelli Fowler

UST Sequence Number:	1229
City:	Stuart
State:	Florida
RSSD:	3001156
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	35092
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 40,580

Average Consumer Outstanding Balance Key

Includes 1-4 Family Res Mtg, HELOC, Other Consumer Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 401,723

Average Commercial Outstanding Balance Key

Includes C&I, CRE, C&D, Overdrafts

Average Commercial Outstanding Balance Comment

Fluctuation from August due to loan payoff

Total Outstanding Balance (Thousands \$) 442,303

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HCSB Financial Corporation (Horry County State Bank)

## Person to be contacted regarding this report:

Loria Barton

UST Sequence Number:

328

City:

Loris

State:

South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

66,036

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

420,078

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

486,114

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hamilton State Bank

## Person to be contacted regarding this report:

Michael E. Ricketson, CFO

UST Sequence Number: 817

City: Hoschton

State: Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57810

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 62,039

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 153,056

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 215,095

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hampton Roads Bankshares (Bank of Hampton Roads)

## Person to be contacted regarding this report:

Donna C. Kitchen

UST Sequence Number: 236

City: Norfolk

State: Virginia

RSSD: 3012554

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27125

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 479,607

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,061,367

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,540,974

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Harbor Bank of Maryland (Harbor Bankshares Corporation)

## Person to be contacted regarding this report:

Darius L. Davis

UST Sequence Number:	1273
City:	Baltimore
State:	Maryland
RSSD:	2008130
(for Bank Holding Companies)	
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	
FDIC Certificate Number:	24015
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 27,392

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 188,629

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 216,021

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Haviland Bancshares, Inc., (Haviland State Bank)

Person to be contacted regarding this report:

Stan Robertson

UST Sequence Number:	629
City:	Haviland
State:	Kansas
RSSD:	1063945
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	17403
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,565

Average Consumer Outstanding Balance Key

Includes all Consumer, Personal, Non-business & 1-4 Family

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 17,521

Average Commercial Outstanding Balance Key

Includes all Commercial, Ag, Construction, Development, & Business Purpose

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 19,086

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hawthorn Bancshares, Inc. (Hawthorn Bank)

## Person to be contacted regarding this report:

Paul M. Gerling Vice President & Accounting Officer

UST Sequence Number:	264
City:	Jefferson City
State:	Missouri
RSSD:	2038409
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	10619
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 212,614

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 785,693

Average Commercial Outstanding Balance Key

Commercial Loans include both agricultural production and agricultural real estate loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 998,307

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Heartland Bancshares, Inc. (Parent of Heartland Community Bank)

## Person to be contacted regarding this report:

Jeff Joyce

UST Sequence Number: 1328

City: Franklin

State: Indiana

RSSD: 2595881

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34597

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 66,241

### Average Consumer Outstanding Balance Key

Includes mortgage loans held for sale

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 94,002

### Average Commercial Outstanding Balance Key

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 160,243

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Heartland Financial USA, Inc

**Person to be contacted regarding this report:**

David L. Horstmann SVP-Finance

UST Sequence Number:	326
City:	Dubuque
State:	Iowa
RSSD:	1206546
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 447,658

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,983,730

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,431,388

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Heritage Bankshares, Inc.

**Person to be contacted regarding this report:**

John Guthrie

UST Sequence Number: 642

City: Norfolk

State: Virginia

RSSD: 911825

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 22411

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 46,071

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 130,559

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 176,630

Total Outstanding Balance Key

gross of loans in process, unearned income and loan loss allowance

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HMN Financial, Inc. (Holding Co.); Home  
Federal Savings Bank (Subsidiary)

## Person to be contacted regarding this report:

Rick Kvam, Asst Controller, 507-535-1211

UST Sequence Number:	295
City:	Rochester
State:	Minnesota
RSSD:	2500719
(for Bank Holding Companies)	
Holding Company Docket Number:	2818
(for Thrift Holding Companies)	
FDIC Certificate Number:	29042
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 227,972

### Average Consumer Outstanding Balance Key

Mortgage and Consumer Loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 623,635

### Average Commercial Outstanding Balance Key

Commercial Loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 851,607

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HPK Financial Corporation

## Person to be contacted regarding this report:

Patrick J. Barrett

UST Sequence Number: 1160

City: Chicago

State: Illinois

RSSD: 1138049

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 10448

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 29,898

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Additionally, the Bank originated and funded \$595M of residential real estate mortgages which were sold in the secondary market.

Average Commercial Outstanding Balance (Thousands\$) 115,071

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 144,969

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HomeTown Bank of Alabama (HomeTown Bancorp of Alabama Inc)

## Person to be contacted regarding this report:

Patti Young

UST Sequence Number: 756

City: Oneonta

State: Alabama

RSSD: 3451603

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57540

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 71,946

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 61,555

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 133,501

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hometown Bancshares, Inc. (Hometown Bank of Corbin, Inc.)

## Person to be contacted regarding this report:

Tim Barnes, President/CEO

UST Sequence Number:	656
City:	Corbin
State:	Kentucky
RSSD:	2955300
(for Bank Holding Companies)	
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	
FDIC Certificate Number:	35455
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 48,874

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 53,278

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 102,152

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

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



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HopFed Bancorp, Inc.

Person to be contacted regarding this report:

Billy C. Duvall

UST Sequence Number: 40086

City: Hopkinsville

State: Kentucky

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: 4727

(for Thrift Holding Companies)

FDIC Certificate Number: 30090

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 67,214

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 585,788

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 653,002

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Loan demand slowed significantly during the month.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Horizon Bancorp, Inc.

## Person to be contacted regarding this report:

Thomas H. Edwards

UST Sequence Number:

176

City:

Michigan City

State:

Indiana

RSSD:

1209136

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

4360

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

532,792

### Average Consumer Outstanding Balance Key

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)

### Average Consumer Outstanding Balance Comment

Consumer auto loan volume declined significantly from August. Dealers reported slow sales activity resulting from the termination of the cash for clunkers program. The residential mortgage and mortgage warehouse balances decreased approximately \$14.4 million due to increased interest rates causing the slowing of refinance activity.

Average Commercial Outstanding Balance (Thousands\$)

312,236

### Average Commercial Outstanding Balance Key

Retail, wholesale and industrial businesses, construction and land development, owner occupied commercial real estate and non-owner occupied commercial real estate

### Average Commercial Outstanding Balance Comment

Commercial and industrial loan demand is still very soft. New loan opportunities are few and far between. Delinquencies are on the rise.

Total Outstanding Balance (Thousands \$)

845,028

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

General Market Commentary

There has been no change to the general market conditions since our last report. Unemployment rates are above the national average, personal bankruptcies, in our consumer portfolios, have already exceeded the total number of bankruptcies that we experienced in all of 2008. The purchase housing market is very slow, and the refinance activity has decreased due to increased interest rates.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Howard Bancorp Inc.

## Person to be contacted regarding this report:

George Coffman, EVP & CFO

UST Sequence Number:

818

City:

Ellicott City

State:

Maryland

RSSD:

3386910

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

35,386

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

205,429

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

240,815

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Huntington Bancshares Inc.

**Person to be contacted regarding this report:**

Tom Reed

UST Sequence Number: 28

City: Columbus

State: Ohio

RSSD: 1068191

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 6560

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 16,035,074

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 21,473,302

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 37,508,376

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hyperion Bank

Person to be contacted regarding this report:

Wayne Hardenbrook

UST Sequence Number: 689

City: Philadelphia

State: Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58371

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 4,625

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes home equity, residential mortgage, & personal

Average Commercial Outstanding Balance (Thousands\$) 59,864

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 64,489

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

IA Bancorp, Inc and Subsidiary Indus American Bank

## Person to be contacted regarding this report:

Keith Van Saders

UST Sequence Number:

881

City:

Iselin

State:

New Jersey

RSSD:

3370012

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57983

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

19,833

Average Consumer Outstanding Balance Key

Residential Mtg, HELOC, Inst.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

100,529

Average Commercial Outstanding Balance Key

Commercial Loan & Comm.Mtg.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

120,362

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

IBC Bancorp, Inc., (Parent company) and  
International Bank of Chicago (Bank subsidiary)

## Person to be contacted regarding this report:

Marc DeFauw, VP/Controller

UST Sequence Number:	1163
City:	Chicago
State:	Illinois
RSSD:	2339759
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	33708
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 39,313

### Average Consumer Outstanding Balance Key

Balances are as of month-end. Includes 1-4 family residential mortgages, consumer loans, overdraft protection, and deposit overdraft balances. Excludes balances for loans-in-process, net deferred loan origination fees/costs, and allowance for loan losses.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 101,168

### Average Commercial Outstanding Balance Key

Balances are as of month-end. Includes commercial, commercial real estate, construction and multifamily residential mortgage loans. Excludes balances for loans-in-process, net deferred loan origination fees/costs, and allowance for loan losses.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 140,481

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

IBT Bancorp (Independent Bank of Texas)

Person to be contacted regarding this report:

Heather Taylor

UST Sequence Number: 960

City: Irving

State: Texas

RSSD: 3129881

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57476

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 5,728

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 62,695

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 68,423

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Heritage Commerce Corp

## Person to be contacted regarding this report:

Chris Plummer (408-534-4945) or Larry McGovern (408-494-4562)

UST Sequence Number: 55

City: San Jose

State: California

RSSD: 2209553

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 11,221

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

The Company made \$0.4 million in new and \$4.1 million in renewed consumer loan commitments in September 2009. Average loans outstanding for September increased \$1.7 million from August. Consumer loan payoffs were \$3.4 million in September 2009, and there were no consumer loan net charge-offs in September 2009.

Average Commercial Outstanding Balance (Thousands\$) 1,092,338

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

The Company made \$16.4 million in new and \$20.5 million in renewed commercial loan commitments in September 2009. Average loans outstanding for September decreased by \$30.3 million from August due to loan payoffs, paydowns, and net chargeoffs. Commercial loan payoffs were \$5.2 million in September 2009, and commercial loan net charge-offs were \$2.8 million in September 2009.

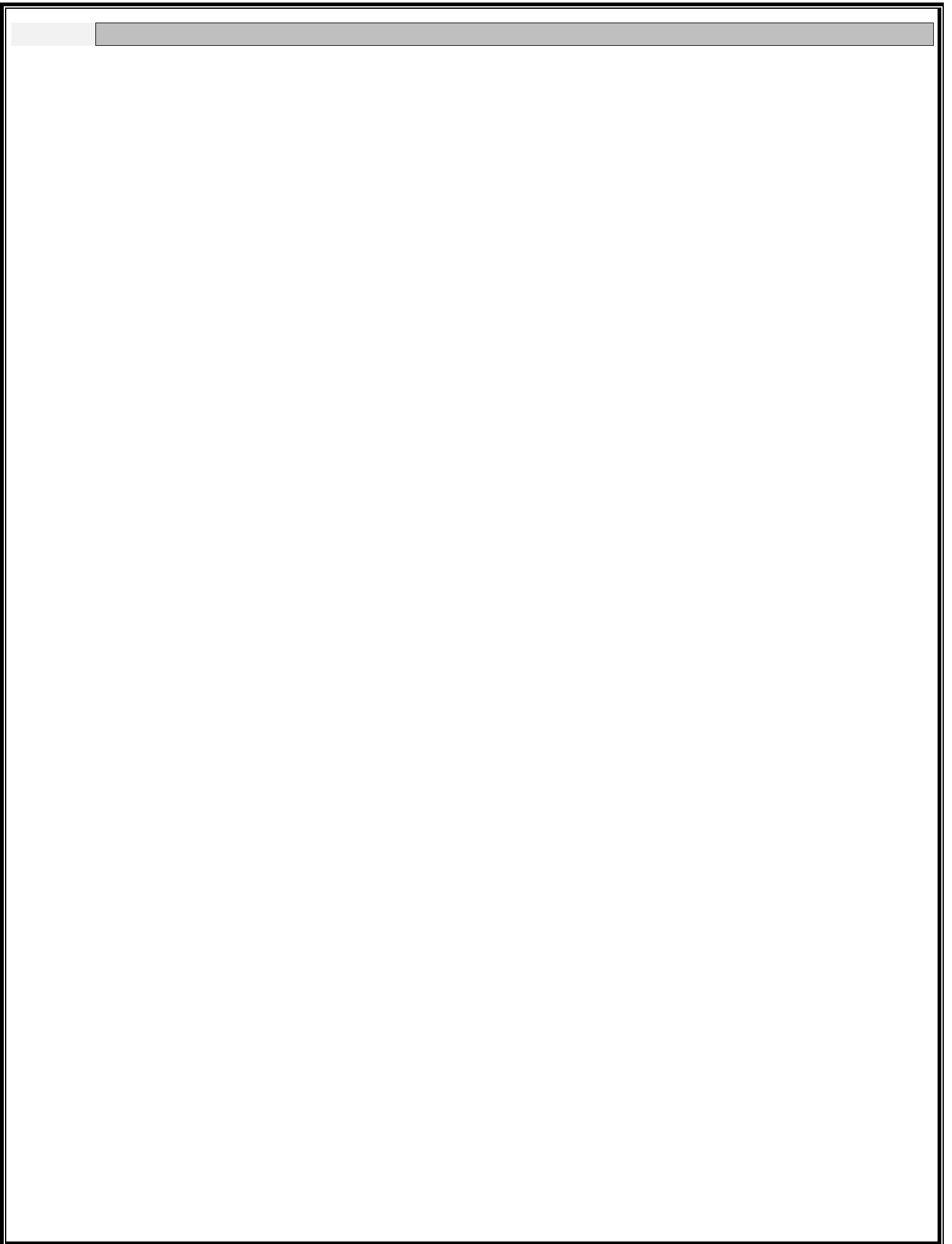
Total Outstanding Balance (Thousands \$) 1,103,559

Total Outstanding Balance Key

Total Outstanding Balance Comment

This results in a total of \$16.8 million in new and \$24.6 million in renewed loan commitments in September 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,

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Industrial Bank / IBW Financial Holding Corporation

## Person to be contacted regarding this report:

Thomas McLaurin, Jr,

UST Sequence Number:

801

City:

Washington

State:

District of Columbia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

14679

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

74,141

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

208,024

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

282,165

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

ICB Financial / Inland Community Bank, N.A.

Person to be contacted regarding this report:

Robert Littlejohn, Senior Exec. Vice President

UST Sequence Number:	485
City:	Ontario
State:	California
RSSD:	3360273
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	32916
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 19,134

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Decreased comprised of a reduction of 1st Trust Deed SFR loans

Average Commercial Outstanding Balance (Thousands\$) 189,113

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 208,247

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Idaho Bancorp

Person to be contacted regarding this report:

Bruce W. Barfuss

UST Sequence Number: 396

City: Boise

State: Idaho

RSSD: 3301883

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34317

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 21,364

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes all average loans for branch 60 (Mortgage department), Home Equity loans and consumer loans.

Average Commercial Outstanding Balance (Thousands\$) 176,977

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes all other average loans on consolidated balance sheet.

Total Outstanding Balance (Thousands \$) 198,341

Total Outstanding Balance Key

Total Outstanding Balance Comment

Total monthly average loans, before allowance, from the balance sheet.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Illinois State Bancorp, Inc.

Person to be contacted regarding this report:

Chris A. Hould-Vice President

UST Sequence Number: 1173

City: Chicago

State: Illinois

RSSD: 1889565

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 0

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 50,910

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 214,176

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 265,086

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Independence Bank

Person to be contacted regarding this report:

Heather Marshall, VP of Finance, 401-471-6339

UST Sequence Number: 203

City: East Greenwich

State: Rhode Island

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57379

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 19,615

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 18,456

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 38,071

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Independent Bank

Person to be contacted regarding this report:

Dean Morse

UST Sequence Number:

182

City:

Ionia

State:

Michigan

RSSD:

636771

(for Bank Holding Companies)

Holding Company Docket Number:

1201925

(for Thrift Holding Companies)

FDIC Certificate Number:

27811

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,568,831

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

874,823

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,443,654

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Indiana Community Bankcorp/ 3390935 (Bank of Indiana, N.A.)

Person to be contacted regarding this report:

Deborah J Foor

UST Sequence Number: 928

City: Dana

State: Indiana

RSSD: 3090935

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4331

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 8,590

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 40,837

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 49,427

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Indiana Community Bancorp

Person to be contacted regarding this report:

Jean Robbins, Ph #(812-373-7321), E-mail  
Jean.robbsins@bankibt.com

UST Sequence Number:	119
City:	Columbus
State:	Indiana
RSSD:	3059504
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	28285
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 219,469

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 544,710

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 764,179

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Integra Bank Corporation

Person to be contacted regarding this report:

Jo Ann Lauderdale

UST Sequence Number: 855

City: Evansville

State: Indiana

RSSD: 1132654

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4392

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 568,647

### Average Consumer Outstanding Balance Key

Based on internal classification. Includes loans such as: Auto, Consumer, Indirect Motor Home/Camper, Home Equity, Residential Mortgages

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,721,233

### Average Commercial Outstanding Balance Key

Based on internal classification. Includes loans such as: Commercial, Commercial Real Estate, Agriculture, Leases

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,289,880

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

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. Commercial loans decreased by \$15,587, on average, due to the sale of loans to another financial institution.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Intermountain Community Bancorp

Person to be contacted regarding this report:

Dennis Durfee, SVP-Controller 208-265-3319

UST Sequence Number:

62

City:

Sandpoint

State:

Idaho

RSSD:

2634490

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

116,065

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

609,335

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

725,400

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Heritage Financial Corporation

**Person to be contacted regarding this report:**

Kaylene Lahn, Corporate Secretary 360-570-7355

UST Sequence Number: 69

City: Olympia

State: Washington

RSSD: 2166124

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2010

Average Consumer Outstanding Balance (Thousands \$) 80,200

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 706,428

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 786,628

Total Outstanding Balance Key

Total Outstanding Balance Comment

**General Market Commentary**

We continue to generate new loans, which totaled \$13.8 million for the month of August as well as \$28.9 million in renewals for the month of August.

While lending volumes remain stable we have experienced a small increase in our loan pipeline. SBA loan requests remain steady. We are beginning to see loan requests from customers of banks whose financial strength and FDIC sanctions are public knowledge. Interest rate competition continues to increase.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

International Bancshares Corporation

Person to be contacted regarding this report:

Judith I. Wawroski

UST Sequence Number:

136

City:

Laredo

State:

Texas

RSSD:

1104231

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,130,540

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

4,615,152

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

5,745,692

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Intervest Bancshares Corporation

Person to be contacted regarding this report:

John J. Arvonio

UST Sequence Number: 316

City: New York

State: New York

RSSD: 2049302

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35011

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 582

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,160,655

Average Commercial Outstanding Balance Key

Includes undeveloped land loans of 36,342

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,161,237

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Excel Bank

## Person to be contacted regarding this report:

Sheila Shultz

UST Sequence Number: 1142

City: Sedalia

State: Missouri

RSSD: 1427006

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19189

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 974,053

### Average Consumer Outstanding Balance Key

Month end totals were used.

### Average Consumer Outstanding Balance Comment

Heloc, 1-4 Family Residential, Auto, CD, Indirect Lending, Personal

Average Commercial Outstanding Balance (Thousands\$) 5,898,225

### Average Commercial Outstanding Balance Key

Month end totals were used.

### Average Commercial Outstanding Balance Comment

Ag Loans, Commercial Real Estate, Lines of Credit

Total Outstanding Balance (Thousands \$) 6,872,278

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

KS BANCORP, INC. & KS BANK, INC.

Person to be contacted regarding this report:

Jim Lothian

UST Sequence Number: 1294

City: Smithfield

State: North Carolina

RSSD: 2155276

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 29771

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 95,037

### Average Consumer Outstanding Balance Key

Month End: Includes 1-4 Family Residential Mortgages (Owner Occupied, Non-Owner Occupied, Investment); Equity Lines of Credit (Owner Occupied, Non-Owner Occupied); Consumer (Construction, Land/Lot, Line of Credit, Secured, Unsecured); ODP (Overdraft)

### Average Consumer Outstanding Balance Comment

Slight decrease from August. Consumer Delinquency 1.24%, and 1-4 Family Mortgage Delinquency was 2.85%. Those percentages are considerably less than August and well below National Average

Average Commercial Outstanding Balance (Thousands\$) 135,721

### Average Commercial Outstanding Balance Key

Month End: Includes CRE (Const., Land Dev., Other Land, Multifamily, Non-Farm & Non-Residential, LOC Builders & Developers); Non-CRE (Commercial Real Estate, Construction Owner-Occupied, LOC/Balloon, Municipal, Secured, Unsecured, Participation)

### Average Commercial Outstanding Balance Comment

CRE decreased 17.33% to 258.44% from August with Builder related loans decreasing 16.64% (111.51%). Builder Delinquency was 16.15%, and other Commercial Loans was 6.00%.

Total Outstanding Balance (Thousands \$) 230,758

### Total Outstanding Balance Key

Month End Totals

### Total Outstanding Balance Comment

Loan Portfolio increased slightly from July (0.73%). Portfolio Delinquency 9.36%, which is just about the same as July (9.51%)

### General Market Commentary

Bank Market Areas: As of September 30, 2009 - Real Estate Sales had dropped 23.8% in the last 12 months and average Sale Price decreased 7.3%.

Bank Market Areas: As of September 30, 2009 - Real Estate Sales volume fell 5.7% from the previous month

Bank Market Areas: As of September 30, 2009 - Current inventory is 9.4 months, and new construction inventory is 6.7 months

Bank Market Areas: As of September 30, 2009 - Unemployment continues at just under 10.0%

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Katahdin Bankshares Corp.

Person to be contacted regarding this report:

Matthew M. Nightingale, SVP, CFO & Treasurer

UST Sequence Number:

472

City:

Patten

State:

Maine

RSSD:

1140127

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

117,139

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

266,953

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

384,092

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Kirkville Bancorp, Inc.

Person to be contacted regarding this report:

Sam Berendzen

UST Sequence Number: 710  
City: Kirksville  
State: Missouri  
RSSD: 3357938  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number: 58076  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 6,842

Average Consumer Outstanding Balance Key

Includes 1-4 fam Res RE

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 13,419

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 20,261

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LCNB National Bank

Person to be contacted regarding this report:

Robert Haines

UST Sequence Number:

302

City:

Lebanon

State:

Ohio

RSSD:

275990

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

6623

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

200,186

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

259,538

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

459,724

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LNB Bancorp, Inc, Lorain National Bank

Person to be contacted regarding this report:

Wendy Snodgrass

UST Sequence Number:

91

City:

Lorain

State:

Ohio

RSSD:

1071669

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

14832

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

374,018

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

444,622

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

818,640

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

LSB Corporation

Person to be contacted regarding this report:

Diane Walker, EVP, Treasurer & CFO at  
dwalker@riverbk.com

UST Sequence Number:	267
City:	North Andover
State:	Massachusetts
RSSD:	3019674
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	23288
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 155,419

Average Consumer Outstanding Balance Key

residential mortgages, home equity loans and other consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 356,843

Average Commercial Outstanding Balance Key

commercial real estate, commercial and industrial loans and construction and land development

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 512,262

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LAFAYETTE BANCORP (OXFORD UNIVERSITY BANK)

## Person to be contacted regarding this report:

REGINALD HOLLEY

UST Sequence Number: 526

City: OXFORD

State: Mississippi

RSSD: 3260551

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 57034

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 24,645

### Average Consumer Outstanding Balance Key

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)

### Average Consumer Outstanding Balance Comment

Loan Volume Slightly Decreased

Average Commercial Outstanding Balance (Thousands\$) 41,542

### Average Commercial Outstanding Balance Key

This Calculation is based upon month-end balances

### Average Commercial Outstanding Balance Comment

Loan Volume Increased

Total Outstanding Balance (Thousands \$) 66,187

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Heritage Oaks Bancorp

## Person to be contacted regarding this report:

Margaret Torres, CFO

UST Sequence Number: 607

City: Paso Robles

State: California

RSSD: 2253529

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 24229

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 83,159

### Average Consumer Outstanding Balance Key

Consumer loans include: 1 to 4 family, multi-family, farmland, installment, HELOC, credit cards, and overdrafts

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 628,731

### Average Commercial Outstanding Balance Key

Commercial loans include: Commercial and Industrial, Commercial Real Est

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 711,890

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Lakeland Bank (Lakeland Bancorp)

Person to be contacted regarding this report:

Robert Vandenberg

UST Sequence Number: 343

City: Oak Ridge

State: New Jersey

RSSD: 1404799

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19953

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 704,614

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes Residential Mortgages, HEL, HELOC and other consumer type loans.

Average Commercial Outstanding Balance (Thousands\$) 1,124,080

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Excludes commercial lease as the bank is ceasing its nationwide origination platform and focusing on its primary and secondary markets with limited regional origination in the northeast.

Total Outstanding Balance (Thousands \$) 1,828,694

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Lakeland Financial Corporation

**Person to be contacted regarding this report:**

Brian Lamb

UST Sequence Number: 190

City: Warsaw

State: Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 313,470

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,610,122

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,923,592

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LEADER BANCORP, INC. / LEADER BANK, N.A.

Person to be contacted regarding this report:

Asa Holt

UST Sequence Number:

215

City:

Arlington

State:

Massachusetts

RSSD:

3109146

(for Bank Holding Companies)

Holding Company Docket Number:

0

(for Thrift Holding Companies)

FDIC Certificate Number:

57134

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

165,819

Average Consumer Outstanding Balance Key

0

Average Consumer Outstanding Balance Comment

0

Average Commercial Outstanding Balance (Thousands\$)

90,939

Average Commercial Outstanding Balance Key

0

Average Commercial Outstanding Balance Comment

0

Total Outstanding Balance (Thousands \$)

256,758

Total Outstanding Balance Key

0

Total Outstanding Balance Comment

0

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LEGACY BANK

## Person to be contacted regarding this report:

MARK NORVILLE

UST Sequence Number: 429

City: MILWAUKEE

State: Wisconsin

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34818

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 10,134

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 171,635

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 181,769

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Bancshares, Inc.

## Person to be contacted regarding this report:

Lloyd McCracken

UST Sequence Number: 454

City: Jonesboro

State: Arkansas

RSSD: 3101784

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 234,403

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,493,531

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,727,934

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Bancshares, Inc.

Person to be contacted regarding this report:

Gary Metzger, President

UST Sequence Number: 760

City: Springfield

State: Missouri

RSSD: 2352226

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34087

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 260,441

### Average Consumer Outstanding Balance Key

Average balance consists of 1-4 family residential mortgages, home equity, and other consumer loans such as autos, boats, and other consumer loans.

### Average Consumer Outstanding Balance Comment

Consumer Loan average balances were up \$3.8 million for the month. 1-4 family residential mortgages increased \$3.7 million while consumer loan balances increased \$115 thousand.

Average Commercial Outstanding Balance (Thousands\$) 550,508

### Average Commercial Outstanding Balance Key

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 Outstanding Balance Comment

Average Commercial Loans decreased approximately \$4.7 million for the month. CRE loans decreased by \$2.7 million. Average Residential and Commercial construction loans decreased by \$2 million. C&I and Agricultural loans were relatively flat for the month.

Total Outstanding Balance (Thousands \$) 810,949

### Total Outstanding Balance Key

Gross average loans are presented.

### Total Outstanding Balance Comment

### General Market Commentary

Loan demand in Southwest Missouri continues to be soft. New loans and renewals of existing loans with additional funds totaled \$18.2 million for September. While the bank's average loan balance was down from



prior month, the actual ending gross loan number was up \$1.6 million from August 31. Liberty Bank continues to be the leader in SBA loan production for this area. During 2009, Liberty Bank has closed 101 SBA loans totaling \$23.4 million.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LIBERTY FINANCIAL SERVICES (LIBERTY BANK  
AND TRUST COMPANY)

Person to be contacted regarding this report:

LEROY WATTS

UST Sequence Number:	551
City:	NEW ORLEANS
State:	Louisiana
RSSD:	183438
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	20856
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 106,862

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 88,507

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 195,369

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Shares Inc

## Person to be contacted regarding this report:

Tamra J Schrader

UST Sequence Number:

611

City:

Hinesville

State:

Georgia

RSSD:

1086748

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

107,402

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

610,660

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

718,062

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Lincoln National Corporation

Person to be contacted regarding this report:

Rise' C. M. Taylor

UST Sequence Number:	828
City:	Radnor
State:	Pennsylvania
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	H-4566
(for Thrift Holding Companies)	
FDIC Certificate Number:	0
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 10,849,505

Average Consumer Outstanding Balance Key

Includes residential mortgage backed securities, asset backed securities (home equity loans, auto loans, manufactured housing, credit card receivables)

Average Consumer Outstanding Balance Comment

The increase is due to positive net flows in both life and annuity products.

Average Commercial Outstanding Balance (Thousands\$) 55,029,199

Average Commercial Outstanding Balance Key

Includes corporate bonds, commercial mortgage loans, commercial mortgage backed securities, commercial asset backed securities (CBO's, CLO's, equipment receivables), municipal securities

Average Commercial Outstanding Balance Comment

The increase is due to positive net flows in both life and annuity products.

Total Outstanding Balance (Thousands \$) 65,878,704

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Lone Star Bank

## Person to be contacted regarding this report:

Mark Aderman, Ch. Credit Off

UST Sequence Number: 563

City: Houston

State: Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58324

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,250

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 103,930

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 105,180

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Highlands Independent Bancshares, Inc.  
(Highlands Independent Bank)

## Person to be contacted regarding this report:

Shannon C. Sapp

UST Sequence Number: 780

City: Sebring

State: Florida

RSSD: 659538

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26428

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 79,853

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Data provided is MTD Avg, not YTD Avg. Nonaccrual loans are included.

Average Commercial Outstanding Balance (Thousands\$) 137,678

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Data provided is MTD Avg, not YTD Avg. Nonaccrual loans are included.

Total Outstanding Balance (Thousands \$) 217,531

Total Outstanding Balance Key

Total Outstanding Balance Comment

Data provided is MTD Avg, not YTD Avg. Nonaccrual loans are included.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mechanics and Farmers Bank / M&F Bancorp,  
Inc.

## Person to be contacted regarding this report:

Don Harrington

UST Sequence Number:	1256
City:	Durham
State:	North Carolina
RSSD:	332224
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	12266
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 42,873

### Average Consumer Outstanding Balance Key

net of unearned fees

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 167,472

### Average Commercial Outstanding Balance Key

net of unearned fees

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 210,345

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

M&T Bank Corporation

## Person to be contacted regarding this report:

Rene F. Jones, CFO (tel: 716-842-5844)

UST Sequence Number: 160

City: Buffalo

State: New York

RSSD: 1037003

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 17,714,473

### Average Consumer Outstanding Balance Key

HELOCs, HELOANs, Automobile, Recreational Finance, Installment, Alt-A, Residential Real Estate (HFS & HFI), Student Loans

### Average Consumer Outstanding Balance Comment

Residential Real Estate Loans sold to third parties totaled \$486 million in September. Additionally, M&T's run-off Alt-A loan portfolio declined \$12 million on average in September, and Indirect Automobile Loans declined \$22 million on average. Lower Automobile Loans reflect a continuation of lower origination volumes from M&T's smaller, in-footprint dealership network.

Note: M&T Bank's agreement with the FDIC to assume all deposits and purchase certain assets of Bradford Bank, Baltimore, Maryland, on August 28 increased average Consumer Loan balances for the month by approximately \$200 million.

Average Commercial Outstanding Balance (Thousands\$) 34,529,793

### Average Commercial Outstanding Balance Key

Commercial & Industrial, Commercial Real Estate, Leasing, Builder Construction, Multi-Family CRE, Auto Floor Plan

### Average Commercial Outstanding Balance Comment

Multi-family CRE loans sold to third parties through M&T Realty Capital Corporation totaled \$52 million in September. Note: M&T Bank's agreement with the FDIC to assume all deposits and purchase certain assets of Bradford Bank, Baltimore, Maryland, on August 28 increased average Commercial Loan balances for the month by approximately \$100 million.

Total Outstanding Balance (Thousands \$) 52,244,266

### Total Outstanding Balance Key

### Total Outstanding Balance Comment



General Market Commentary

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 eight months of 2009 from both businesses and consumers.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MB Financial, Inc.

Person to be contacted regarding this report:

Susan Lepore, 847-653-1770

UST Sequence Number: 49

City: Chicago

State: Illinois

RSSD: 1090987

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 961,005

Average Consumer Outstanding Balance Key

Monthly average outstanding: Residential Real Estate, Home Equity, Indirect, Installment

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 5,470,282

Average Commercial Outstanding Balance Key

Monthly average outstanding: Commercial, Lease Loans, Real Estate Commercial, Real Estate Construction

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 6,431,287

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Main Street Bank (Institution)/MS Financial  
(Bank Holding Company)

## Person to be contacted regarding this report:

Mark Mikel/VP 281-348-2027

UST Sequence Number:

819

City:

Kingwood

State:

Texas

RSSD:

3536498

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

24979

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

3,341

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

375,524

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

378,865

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MACKINAC FINANCIAL CORPORATION

Person to be contacted regarding this report:

ERNIE R. KRUEGER

UST Sequence Number: 803

City: Manistique

State: Michigan

RSSD: 1123933

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 64,142

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 319,958

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 384,100

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MADISON FINANCIAL CORPORATION (MFC)/  
MADISON BANK, RICHMOND, KY

## Person to be contacted regarding this report:

Debra G. Neal, EVP

UST Sequence Number: 697

City: Richmond

State: Kentucky

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34306

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 67,993

### Average Consumer Outstanding Balance Key

AVE MTD Consumer Loans including residential mtgs, home equity, cash reserve, & overdrafts

### Average Consumer Outstanding Balance Comment

Bank is experiencing an increase demand in residential mortgages primarily in fixed rate mortgages sold to secondary market. Other consumer loans also continue to be flat or declining as consumers consolidate their debts by refinancing. Foreclosures on residential real estate have driven these numbers down to some extent.

Average Commercial Outstanding Balance (Thousands\$) 41,390

### Average Commercial Outstanding Balance Key

AVE MTD Commercial Loans

### Average Commercial Outstanding Balance Comment

Overall Commercial loan demand in this market has slowed. Richmond community is experiencing some new commercial projects. This has prompted small business to look for various financing opportunities including SBA lending.

Total Outstanding Balance (Thousands \$) 109,383

### Total Outstanding Balance Key

AVE MTD Total Loans

### Total Outstanding Balance Comment

Loan portfolio has declined somewhat over the past year. Bankruptcy, foreclosures, and jobless borrowers have contributed to this decline. Experienced deteriorating credits in speculative housing and smaller consumer loans. Loan Officers' "pipeline"

General Market Commentary

Madison Financial Corporation does not originate loans - only the subsidiary, Madison Bank.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

MAGNA BANK

Person to be contacted regarding this report:

Dan Stimpson, Controller at  
dan.stimpson@magnabank.com or 901-259-5417

UST Sequence Number:

278

City:

Memphis

State:

Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34937

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

152,088

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

187,440

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

339,528

Total Outstanding Balance Key

Total Outstanding Balance Comment

Excludes mortgage loans held for sale from residential mortgage originations and commercial real estate brokerage. Also excludes non-accrual loans and loans in process.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MainSource Financial Group, Inc.

## Person to be contacted regarding this report:

James (Jamie) Anderson

UST Sequence Number: 423

City: Greensburg

State: Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 748,607

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,214,172

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,962,779

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Manhattan Bancshares, Inc. / First Bank of  
Manhattan - Subsidiary

## Person to be contacted regarding this report:

Kathleen Benn

UST Sequence Number:

895

City:

Manhattan

State:

Illinois

RSSD:

1206603

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

3702

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

38,033

Average Consumer Outstanding Balance Key

Includes R.E. Held for Sale

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

47,625

Average Commercial Outstanding Balance Key

Includes Muni, Ag, C&D, ODs

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

85,658

Total Outstanding Balance Key

Total Gross Loans in Process

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Marine Bank and Trust Company

Person to be contacted regarding this report:

Steven C. Shackley

UST Sequence Number: 860

City: Vero Beach

State: Florida

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34233

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 23,922

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 98,910

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 122,832

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Highlands State Bank

## Person to be contacted regarding this report:

Gerald R. Lake

UST Sequence Number: 688

City: Vernon

State: New Jersey

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 580048

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 40,903

Average Consumer Outstanding Balance Key

includes Residential Mortgages

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 67,366

Average Commercial Outstanding Balance Key

Includes Commercial Real Estate Mortgages

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 108,269

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Market Bancorporation, Inc. (New Market Bank)

Person to be contacted regarding this report:

Bob Vogel

UST Sequence Number: 750

City: Elko New Market

State: Minnesota

RSSD: 1143904

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 1931

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 26,864

Average Consumer Outstanding Balance Key

month end actual

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 36,121

Average Commercial Outstanding Balance Key

month end actual

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 62,985

Total Outstanding Balance Key

month end actual

Total Outstanding Balance Comment

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.

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Market Street Bancshares, Inc.

Person to be contacted regarding this report:

Gary Bryant

UST Sequence Number:	1188
City:	Mt. Vernon
State:	Illinois
RSSD:	1250437
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 67,914

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 563,029

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 630,943

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Marquette National Corporation

Person to be contacted regarding this report:

Paul Eckroth

UST Sequence Number:	167
City:	Chicago
State:	Illinois
RSSD:	1207486
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	16250
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 407,798

Average Consumer Outstanding Balance Key

Includes residential mortgages, home equity loans and lines and other consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 709,551

Average Commercial Outstanding Balance Key

Includes commercial and industrial, commercial real estate, municipal leases and multifamily housing loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,117,349

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Maryland Financial Bank

**Person to be contacted regarding this report:**

Glenn W. Kirchner

UST Sequence Number: 1047

City: Towson

State: Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57821

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 4,187

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 56,852

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 61,039

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Medallion Bank

## Person to be contacted regarding this report:

Sherrie Rees

UST Sequence Number:

759

City:

Salt Lake City

State:

Utah

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57449

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

197,577

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

216,441

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

414,018

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mercantile Bank of Michigan

## Person to be contacted regarding this report:

Ray Reitsma

UST Sequence Number: 449

City: Grand Rapids

State: Michigan

RSSD: 2608763

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34598

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 99,119

### Average Consumer Outstanding Balance Key

Month End Balances

### Average Consumer Outstanding Balance Comment

Booked new credit of \$2,172,360 and renewals of \$259,641

Average Commercial Outstanding Balance (Thousands\$) 1,515,893

### Average Commercial Outstanding Balance Key

Month End Balances

### Average Commercial Outstanding Balance Comment

Booked new credit of \$5,175,519 and renewals of \$65,663,972

Total Outstanding Balance (Thousands \$) 1,615,012

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

Since May 31, 2009, the bank has made \$342.1 million in total loans consisting of \$45.2 million of new loans and \$296.9 million in renewals of existing loans. In Many cases, the CPP funds have allowed the company to pursue loan modifications and restruct

### General Market Commentary

The demand for CRE loans in support of new projects is very light. There is a ready market to refinance CRE projects, however, these projects do not have desirable credit characteristics. Demand for working capital financing has been relatively flat to declining over the last month. Demand for equipment debt has been virtually nonexistent as capacity exists in the vast majority of industries served in this market.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mercantile Capital Corp. (Mercantile Bank and Trust Company)

## Person to be contacted regarding this report:

Charles P. Monaghan

UST Sequence Number:

517

City:

Boston

State:

Massachusetts

RSSD:

1250763

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27335

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

12,147

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

126,140

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

138,287

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Merchants and Manufacturers Bank  
Corporation / Merchants and Manufacturers  
Bank

## Person to be contacted regarding this report:

Brad W. Butler, Senior Vice President

UST Sequence Number:	1164
City:	Joliet
State:	Illinois
RSSD:	2022734
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	20040
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 27,406

### Average Consumer Outstanding Balance Key

Includes 1-4 family purchased loans, Home Equity Lines of Credit, Life Insurance secured loans, other loans to individuals and overdrafts of the bank subsidiary

### Average Consumer Outstanding Balance Comment

Represents a 7% increase over previous month, driven primarily by increases in purchased 1-4 family mortgage loans.

Average Commercial Outstanding Balance (Thousands\$) 89,006

### Average Commercial Outstanding Balance Key

Includes all commercial loans, all RE -Fixed and Variable, non-accrual and loan in process of the subsidiary bank

### Average Commercial Outstanding Balance Comment

Represents a 1.3% increase over August.

Total Outstanding Balance (Thousands \$) 116,412

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

Merchants and Manufacturers Bank is a small commercial bank in the metropolitan area of Chicago, Illinois. The bank specializes in financing privately held manufacturers, distributors and certain service companies with revenues from \$5 million to \$50 million.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Merchants and Planters Bancshares, Inc  
(Merchants and Planters Bank)

## Person to be contacted regarding this report:

Karen Bumpus

UST Sequence Number:

635

City:

Bolivar

State:

Tennessee

RSSD:

1129971

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

8665

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

19,431

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

38,140

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

57,571

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Meridian Bank

## Person to be contacted regarding this report:

Denise Lindsay

UST Sequence Number:

791

City:

Devon

State:

Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57777

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

87,254

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

167,916

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

255,170

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

Hilltop Community Bank

Person to be contacted regarding this report:

Ron Severino

UST Sequence Number: 578

City: Summit

State: New Jersey

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 35235

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 30,459

Average Consumer Outstanding Balance Key

figures reported are average monthly balances

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 82,442

Average Commercial Outstanding Balance Key

same as above

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 112,901

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

There was no significant change from the prior month. The slight increase in total average loans reflects a modest amount of activity that was sufficient to offset the normal level of pay-downs during the month of Sept. in our loan portfolio. Locating qualified borrowers during the recession continues to be difficult.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Metro City Bank

Person to be contacted regarding this report:

Farid Tan

UST Sequence Number: 601

City: Doraville

State: Georgia

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 58181

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 4,034

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 263,536

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 267,570

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

The TARP funds were not segregated from other institutional funds. Our actual use of TARP funds to date, was immediately placed into Federal Funds Sold, and through Feb. 4, 09 we used those funds along with others we had to fund loans in excess of \$9,500,000.00.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

MetroCorp Bancshares, Inc.

**Person to be contacted regarding this report:**

Kevin Shu, Controller, 713.414.3620

UST Sequence Number:	440
City:	Houston
State:	Texas
RSSD:	2344799
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 3,826

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,316,935

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,320,761

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Metropolitan Bank Group, Inc.

Person to be contacted regarding this report:

Jeff Johnson, 773-475-2901

UST Sequence Number:	1261
City:	Chicago
State:	Illinois
RSSD:	1204627
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 97,805

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,290,250

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,388,055

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Metropolitan Capital Bancorp, Inc.  
(Metropolitan Capital Bank)

Person to be contacted regarding this report:

Neil C. Solomon

UST Sequence Number: 1088  
City: Chicago  
State: Illinois  
RSSD: 3153224  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number:  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 14,249

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 72,006

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 86,255

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mid-Wisconsin Financial Services, Inc

Person to be contacted regarding this report:

Rhonda R. Kelley

UST Sequence Number: 740

City: Medford

State: Wisconsin

RSSD: 1139185

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 87,238

Average Consumer Outstanding Balance Key

Includes: consumer, residential residential, ready cash reserve, overdrafts; excludes unamortized fees

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 273,403

Average Commercial Outstanding Balance Key

Includes: commercial, agricultural, municipal Excludes: unamortized fees

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 360,641

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mid Penn Bancorp, Inc., Mid Penn Bank

Person to be contacted regarding this report:

Edward P. Williams

UST Sequence Number: 138

City: Millersburg

State: Pennsylvania

RSSD: 1944204

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 9889

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 59,110

Average Consumer Outstanding Balance Key

Reflects loans made by the banking subsidiary, Mid Penn Bank. Net of unearned discount. Excluding loans in process.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 417,348

Average Commercial Outstanding Balance Key

Same as above

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 476,458

Total Outstanding Balance Key

Same as above

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

MidSouth Bancorp, Inc.

**Person to be contacted regarding this report:**

Susan H Davis, 337-593-3146

UST Sequence Number: 370

City: Lafayette

State: Louisiana

RSSD: 1086654

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 219,437

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 371,626

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 591,063

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MidWestOne Financial Group (MidWestOne Bank, Iowa City, Iowa)

## Person to be contacted regarding this report:

Keith Graff, VP - Business Services

UST Sequence Number: 243

City: Iowa City

State: Iowa

RSSD: 1245228

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14843

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 291,585

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

\$14,593 (thousands \$) in loan pools reported as Month end total. Remainder of portfolio at average monthly outstanding.

Average Commercial Outstanding Balance (Thousands\$) 776,107

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

\$75,403 (thousands \$) in loan pools reported as Month end total. Remainder of portfolio at average monthly outstanding.

Total Outstanding Balance (Thousands \$) 1,067,692

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Middleburg Financial Corporation (Middleburg Bank was listed on old reports)

## Person to be contacted regarding this report:

Susan Templeton 703.737.3420

UST Sequence Number:

319

City:

Middleburg

State:

Virginia

RSSD:

2176413

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

6881

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

364,072

Average Consumer Outstanding Balance Key

End of Month Balances

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

317,825

Average Commercial Outstanding Balance Key

End of Month Balances

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

681,897

Total Outstanding Balance Key

End of Month Balances

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Midland States Bank - Midland States Bancorp

Person to be contacted regarding this report:

Leon Holschbach

UST Sequence Number: 398

City: Effingham

State: Illinois

RSSD: 1491351

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 1040

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 94,233

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 499,091

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 593,324

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Home BancShares, Inc.

Person to be contacted regarding this report:

Randy Mayor, CFO

UST Sequence Number: 86

City: Conway

State: Arkansas

RSSD: 1491409

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 440,667

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,534,365

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,975,032

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Midtown Bank & Trust Company

Person to be contacted regarding this report:

Rhonda Kahn

UST Sequence Number: 883

City: Atlanta

State: Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57580

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 26,643

Average Consumer Outstanding Balance Key

Residential first mortgage, second mortgages, HELOCs, consumer unsecured, consumer secured

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 123,299

Average Commercial Outstanding Balance Key

C&I term & lines of credit, commercial & residential construction, land & land development, commercial real estate

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 149,942

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Midwest Banc Holdings, Inc.

Person to be contacted regarding this report:

John Pelling

UST Sequence Number: 45

City: Melrose Park

State: Illinois

RSSD: 1209828

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 18117

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 413,053

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,058,248

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,471,301

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Midwest Regional Bancorp, Inc./Midwest  
Regional Bank

## Person to be contacted regarding this report:

Ted Kraizer

UST Sequence Number: 659

City: Festus

State: Missouri

RSSD: 3595020

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 691958

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 8,536

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 33,233

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 41,769

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Millennium Bank

## Person to be contacted regarding this report:

J. Daniel Patten

UST Sequence Number:

915

City:

Edwards

State:

Colorado

RSSD:

3027811

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57175

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

67,088

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

168,104

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

235,192

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mission Community Bancorp

## Person to be contacted regarding this report:

Ronald B. Pigeon, EVP/Chief Financial Officer

UST Sequence Number: 170

City: San Luis Obispo

State: California

RSSD: 2948366

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 19,161

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 109,892

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Loan balances for commercial loans don't fully reflect lending activity by Mission Community Bank because this balance has been reduced by \$1.957 million of loans paid off and \$1.512 million of SBA-guaranteed loans that were sold in the secondary market.

Total Outstanding Balance (Thousands \$) 129,053

Total Outstanding Balance Key

Total Outstanding Balance Comment

See above comment.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mission Valley Bank

## Person to be contacted regarding this report:

Diane Auten

UST Sequence Number: 139

City: Sun Valley

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57101

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 4,371

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 202,355

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 206,726

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Monadnock Bancorp, Inc.

Person to be contacted regarding this report:

Karl F. Betz

UST Sequence Number: 227

City: Peterborough

State: New Hampshire

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 4287

(for Thrift Holding Companies)

FDIC Certificate Number: 34167

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 43,618

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 29,041

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 72,659

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Monarch Community Bank

Person to be contacted regarding this report:

Rebecca Crabill

UST Sequence Number:	447
City:	Coldwater
State:	Michigan
RSSD:	891673
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	29069
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 129,445

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 109,047

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 238,492

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Monarch Financial Holding Company inc,  
Monarch Bank

## Person to be contacted regarding this report:

Lynette Harris

UST Sequence Number:

233

City:

Chesapeake

State:

Virginia

RSSD:

3435386

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34945

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

186,458

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loan include mortgage loans held for sale

Average Commercial Outstanding Balance (Thousands\$)

334,355

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

520,813

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MoneyTree Corporation (First National Bank,  
Lenoir City, TN)

## Person to be contacted regarding this report:

Robert King (kingr@fnbtn.com)

UST Sequence Number: 901

City: Lenoir City

State: Tennessee

RSSD: 3387832

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4947

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 67,814

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 206,607

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 274,421

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HomeTown Bankshares Corporation (Parent of  
HomeTown Bank)

## Person to be contacted regarding this report:

Charles W. Maness, Jr. CFO

UST Sequence Number:

931

City:

Roanoke

State:

Virginia

RSSD:

3848342

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58163

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

38,074

Average Consumer Outstanding Balance Key

Personal, family, household and residential mtg & equity lines

Average Consumer Outstanding Balance Comment

Total excludes loans in process.

Average Commercial Outstanding Balance (Thousands\$)

206,736

Average Commercial Outstanding Balance Key

Commercial & industrial secured and unsecured

Average Commercial Outstanding Balance Comment

Total excludes loans in process.

Total Outstanding Balance (Thousands \$)

244,810

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Consumer loan demand is weak and has been so for the better part of the year. Commercial loan demand is present but not at the levels of a year ago.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MONUMENT BANK

## Person to be contacted regarding this report:

KAREN C. GRAU, CFO, 301-841-9595

UST Sequence Number: 600

City: BETHESDA

State: Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57942

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 39,590

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 129,758

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

INCLUDES COMMERCIAL AND CONSTRUCTIONS LOANS SECURED BY 1-4 FAMILY RESIDENTIAL

Total Outstanding Balance (Thousands \$) 169,348

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Morrill Bancshares, Inc

## Person to be contacted regarding this report:

Rhonda McHenry

UST Sequence Number: 532

City: Merriam

State: Kansas

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 88,105

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 298,386

Average Commercial Outstanding Balance Key

This category includes commercial real estate construction loans, residential real estate construction loans and agricultural real estate loan.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 386,491

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Moscow Bancshares, Inc.

Person to be contacted regarding this report:

Barbara Bradford

UST Sequence Number:	401
City:	Moscow
State:	Tennessee
RSSD:	1099896
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	10308
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 74,143

Average Consumer Outstanding Balance Key

Loan balances are the outstanding balances at month end. The reports are based on call report codes, purpose of loans and collateral codes. Construction loans are excluded.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 46,685

Average Commercial Outstanding Balance Key

Loan balances are the outstanding balances at month end. The reports are based on call report codes, purpose of loans and collateral codes. Construction loans are excluded.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 120,828

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mountain Valley Bancshares Inc & Mountain Valley Community Bank

## Person to be contacted regarding this report:

Marc Greene

UST Sequence Number:	1293
City:	Cleveland
State:	Georgia
RSSD:	3353800
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57711
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 16,769

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 86,989

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 103,758

Total Outstanding Balance Key

loans made by subsidiary & not holding company

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

MutualFirst Financial, Inc

Person to be contacted regarding this report:

Christopher Cook, VP & Director of Finance

UST Sequence Number: 290

City: Muncie

State: Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: #H3537

(for Thrift Holding Companies)

FDIC Certificate Number: 27744

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 760,622

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 328,116

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,088,738

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NBCAL BANCORP (National Bank of California)

## Person to be contacted regarding this report:

G. Scott Peterson, EVP/CCO

UST Sequence Number:

301

City:

Los Angeles

State:

California

RSSD:

2925406

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

24108

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

35,039

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

318,271

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

353,310

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Bank of Naples (Naples Bancorp)

Person to be contacted regarding this report:

charles Gisler

UST Sequence Number: 939

City: Naples

State: Florida

RSSD: 3238596

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35396

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 32,894

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 106,884

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 139,778

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

NARA BANCORP/NARA BANK

Person to be contacted regarding this report:

TAMMY JANG

UST Sequence Number: 88

City: LOS ANGELES

State: California

RSSD: 2961879

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27530

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 21,244

Average Consumer Outstanding Balance Key

Auto Loans, home equity lines, check credit & revolving credit plans, and other installment loans. Overdrafts are also included.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,110,043

Average Commercial Outstanding Balance Key

Real estate, SBA, trade finance, commercial real estate and business loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,131,287

Total Outstanding Balance Key

Unearned fees and allowance for loan losses are not included . Loans held for sale amounting to \$15,306 are also excluded.

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

National Bancshares, Inc.

Person to be contacted regarding this report:

Daniel L. Westrope

UST Sequence Number: 544

City: Bettendorf

State: Iowa

RSSD: 2947882

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57918

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 129,837

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 692,847

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 822,684

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

National Penn Bancshares, Inc.

Person to be contacted regarding this report:

Roxanne Dittman

UST Sequence Number: 189

City: Boyertown

State: Pennsylvania

RSSD: 1117026

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 0

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,983,397

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 4,272,261

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 6,255,658

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Total new loans originated during the quarter were \$313.6 million, offset by \$277.0 million in loan payments, \$29.2 million in charge-offs, and \$98.1 million is self-origin the secondary market.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NC Bancorp, Inc.

## Person to be contacted regarding this report:

Jeff Johnson, 773-475-2901

UST Sequence Number:

1262

City:

Chicago

State:

Illinois

RSSD:

1209305

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

25,073

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

212,181

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

237,254

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alliant Bank (Holding Company: NEMO Bancshares)

## Person to be contacted regarding this report:

Jonna Lovenduski

UST Sequence Number: 1250

City: Madison

State: Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 1946

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 42,571

### Average Consumer Outstanding Balance Key

Real Estate (Construction, Land, Development, Other Land, Secured by Farm Land, 1-4 Family, Multi-Family), Other Revolving Credit, Credit Reserve, Installment Loans, Loans for Securities, Overdrafts, Courtesy Coverage, Loan Control

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 28,458

### Average Commercial Outstanding Balance Key

Commercial - Nonfarm, Nonresidential Real Estate, Agriculture Production, Other Loans to Farmers, Commercial and Industrial Loans, All Other Loans (Excluding Consumer)

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 71,029

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northway Bank

Person to be contacted regarding this report:

Richard P. Orsillo

UST Sequence Number:

581

City:

Berlin

State:

New Hampshire

RSSD:

2582827

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

250,846

Average Consumer Outstanding Balance Key

Internal reporting - includes residential mortgage loans, fixed equity loans, home equity lines of credit, consumer loans, overdrafts, overdraft protection and collateral loans

Average Consumer Outstanding Balance Comment

See 2.A.

See 2.A.

Average Commercial Outstanding Balance (Thousands\$)

324,374

Average Commercial Outstanding Balance Key

Internal Reporting - includes commercial real estate loans, commercial loans and loans to municipalities

Average Commercial Outstanding Balance Comment

See 2.B.

Total Outstanding Balance (Thousands \$)

575,220

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

A. Average consumer loans increased \$2.6 million from August to September.

Through the nine months ended September 30, 2009, residential mortgage originations (which include \$37.1 million in loans sold to FHLMC and \$3.3 million in loans sold to others) and all other consumer loan originations totaled \$68.5 million and \$27.1 million, respectively.

Included in the nine month residential mortgage originations noted above, were 126 "no cash-out"

refinances totaling \$21.6 million; the primary purpose of these refinances resulted from customers desire to lower their monthly payments. The monthly payments for these 126 customers in total were reduced by \$479,000 on an annualized basis or approximately \$3,800 per customer.

B. Average commercial loans increased \$1.4 million from September to August 2009. This was due to a increase in commercial real estate loans of \$1.2 million and an increase in loans to municipalities of \$1.0 million partially offset by a decrease in commercial loans of \$0.8 million.

For the nine months ended September 30, 2009 commercial originations, including municipal loans, totaled \$121.3 million.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northwest Bancorporation, Inc. (Inland  
Northest Bancorporation)

## Person to be contacted regarding this report:

Leilani McKernan (lmckernan@inb.com)

UST Sequence Number:

739

City:

Spokane

State:

Washington

RSSD:

2088329

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27601

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

43,336

Average Consumer Outstanding Balance Key

Includes Residential Mtg, Credit Cards, Consumer Construction, Home Equity, Auto, Other Secured and Non Secured Consumer Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

285,051

Average Commercial Outstanding Balance Key

Includes Comm Real Estate Secured, Residential Commercial Real Estate Secured, Other Secured and Non Secured Commercial Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

328,387

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northwest Commercial Bank

Person to be contacted regarding this report:

Kurt Graff

UST Sequence Number: 504

City: Lakewood

State: Washington

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57191

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 12,726

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

4 New Consumer Loans

Average Commercial Outstanding Balance (Thousands\$) 56,217

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

6 New Commercial Loans

Total Outstanding Balance (Thousands \$) 68,943

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

OSB Financial Services, Inc.; Orange Savings  
Bank, ssb

## Person to be contacted regarding this report:

Gracie Henry, Cashier

UST Sequence Number: 556

City: Orange

State: Texas

RSSD: 2950257

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 30696

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 116,963

### Average Consumer Outstanding Balance Key

Consumer Loans reflect the consumer/1-4 family loans made by the subsidiary and not the holding company. They are reported gross of loans in process.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 84,629

### Average Commercial Outstanding Balance Key

Commercial Loans reflect the commercial/construction loans made by the subsidiary and not the holding company. They are reported gross of loans in process.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 201,592

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Oak Ridge Financial Services, Inc.

Person to be contacted regarding this report:

Thomas W. Wayne

UST Sequence Number:

381

City:

Oak Ridge

State:

North Carolina

RSSD:

3587427

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

75,443

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

173,981

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

249,424

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Oak Valley Bancorp

Person to be contacted regarding this report:

Jeff Gall

UST Sequence Number: 205

City: Oakdale

State: California

RSSD: 3726440

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 33457

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 34,131

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 387,482

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 421,613

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

OceanFirst Financial Corp.

**Person to be contacted regarding this report:**

Joseph A. LaDuca

UST Sequence Number: 565

City: Toms River

State: New Jersey

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2630

(for Thrift Holding Companies)

FDIC Certificate Number: 28359

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,213,201

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

See note below.

Average Commercial Outstanding Balance (Thousands\$) 425,259

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,638,460

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

During September of 2009, OceanFirst Bank sold \$16.1 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.



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Ojai Community Bank

## Person to be contacted regarding this report:

Suzanne Lagos

UST Sequence Number: 386

City: Ojai

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57850

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 35,828

Average Consumer Outstanding Balance Key

n/a

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 44,498

Average Commercial Outstanding Balance Key

n/a

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 80,326

Total Outstanding Balance Key

n/a

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Old Second National Bank

Person to be contacted regarding this report:

Ted Becker

UST Sequence Number: 489

City: Aurora

State: Illinois

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3603

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 423,680

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,767,115

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,190,795

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Front Range Bank/Omega Capital Holding Co.

## Person to be contacted regarding this report:

Coleen Rossman

UST Sequence Number: 1048

City: Lakewood

State: Colorado

RSSD: 3559198

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34401

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 31,423

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 56,238

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 87,661

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NewBridge Bancorp

Person to be contacted regarding this report:

Bill Kosin (336)369-0924

UST Sequence Number:

141

City:

Greensboro

State:

North Carolina

RSSD:

1076002

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

16799

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

584,687

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

924,687

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,509,374

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

Through the first nine months of 2009, NewBridge Bank has continued to extend credit to facilitate economic activity in support of communities, businesses and consumers in our footprint. As such, the Bank's total 2009 loan origination of \$222.3 million has far surpassed the \$52.4 million of funding received under the Capital Purchase Program.

As of September 30, 2009, NewBridge Bank ("Bank") held outstanding loans of \$1.50 billion, which is a decrease of \$108.6 million, or 6.8%, from \$1.60 billion at December 31, 2008, and a decrease of \$19.4 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 September 2009, NewBridge Bank originated \$12.1 million in commercial and small business purpose loans, \$1.5 million in home equity lines of credit, and \$1.0 million in consumer installment credit. For the first nine months of 2009, NewBridge Bank originated \$93.7 million in commercial and small business purpose loans, \$25.3 million in home equity lines of credit, and \$9.5 million in consumer installment credit.

During the month of September 2009, NewBridge Bank originated \$4.1 million in residential loans to be sold in the secondary market. On a year to date basis, mortgage originations total \$93.8 million. In addition, the Bank has restructured 22 mortgage loans totaling \$5.9 million to lower interest rates and monthly payments. 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. Seven loans totaling \$2.2 million have been closed in the short time the program has been available.

NewBridge Bank has also taken steps to expand its capacity to partner with the Small Business Administration ("SBA"). The Bank has been recently approved as a SBA Express Lender. In addition, NewBridge Bank has trained lenders in each market to accept loan applications under the SBA's \$35,000 ARC program.

The Bank has been able to achieve these results although its state and local economies continue to exhibit substantial stress. Specifically, the August 2009 North Carolina unemployment rate of 10.7% exceeds the national rate of 9.7%. As of August 2009, unemployment rates in several significant operating markets exceed the national unemployment rate. This includes Davidson County with 13.1%, Guilford County with 11.4%, Pender County with 11.1% and Rockingham County with 12.6%.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

OneFinancial Corporation

**Person to be contacted regarding this report:**

Crickett Broomas 501-370-4541

UST Sequence Number:	1175
City:	Little Rock
State:	Arkansas
RSSD:	2571269
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	17800
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 71,097

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 281,648

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 352,745

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

One Georgia Bank

Person to be contacted regarding this report:

Joseph H. Breedon, Jr.

UST Sequence Number: 1196  
City: Atlanta  
State: Georgia  
RSSD: 3442704  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number: 58238  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 20,749

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 186,976

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 207,725

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

OneUnited Bank

## Person to be contacted regarding this report:

Kenneth Tse

UST Sequence Number: 97

City: Boston

State: Massachusetts

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23966

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 288,811

### Average Consumer Outstanding Balance Key

Includes month-end balances of 1-4 single-family and multi-family residential mortgages, cash reserve loans, credit cards and installment loan.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 52,764

### Average Commercial Outstanding Balance Key

Includes month-end balances of commercial real estate loans, commercial equity lines, construction loans, and other commercial loans.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 341,575

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

OREGON BANKCORP, INC. (WILLAMETTE  
VALLEY BANK)

## Person to be contacted regarding this report:

SHARON J BORDEAUX 503-763-6341  
sharon@wvbk.com

UST Sequence Number: 811

City: SALEM

State: Oregon

RSSD: 3823198

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57033

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 19,567

### Average Consumer Outstanding Balance Key

Consumer Loans, 1-4 Family Secured, AFS 1-4 Family Secured

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 82,854

### Average Commercial Outstanding Balance Key

Commercial Loans Excluding Loans to Business Individuals

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 102,421

### Total Outstanding Balance Key

All Loans

### Total Outstanding Balance Comment

### General Market Commentary

Willamette Valley Bank originated and sold \$3,887,147.00 1-4 Family Loans in September, 2009.

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

PFSB BANCORPORATION, INC

Person to be contacted regarding this report:

NORMA J. SLETTELAND

UST Sequence Number:	1335
City:	PIGEON FALLS
State:	Wisconsin
RSSD:	13030
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	13030
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 9,456

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 33,864

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 43,320

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PGB Holdings, Inc.

Person to be contacted regarding this report:

Sylvia Chung

UST Sequence Number: 451

City: Chicago

State: Illinois

RSSD: 3082342

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34089

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 83,725

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 68,376

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 152,101

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PSB Financial

Person to be contacted regarding this report:

Jenny Comeaux

UST Sequence Number:

785

City:

Many

State:

Louisiana

RSSD:

1109263

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

43,595

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

159,447

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

203,042

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific Capital Bancorp(Pacific Capital Bank,  
N.A.)

## Person to be contacted regarding this report:

William Glinski (805) 564-6470

UST Sequence Number: 53

City: Santa Barbara

State: California

RSSD: 1029884

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 18169

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,672,743

### Average Consumer Outstanding Balance Key

Includes Consumer and Residential Real Estate. Does not include the Refund Anticipation Loan (RAL) Portfolio.

### Average Consumer Outstanding Balance Comment

The average balance of the RAL Portfolio was \$208,142,196 in March '09, \$44,559,984 in April '09, \$11,209,579 in May'09, \$9,372,432 in June'09. The RAL business takes place in the first quarter of the year during the tax season. RAL Loans for 8/31/09 was \$ 612,903 and \$100,000 for 9/30/09.

Average Commercial Outstanding Balance (Thousands\$) 3,778,240

### Average Commercial Outstanding Balance Key

Includes Commercial C&I and Commercial Real Estate.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 5,450,983

### Total Outstanding Balance Key

The average loan balances are gross and do not include the Allowance for Credit Losses.

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific City Financial Corporation / Pacific City Bank

## Person to be contacted regarding this report:

Andrew Chung

UST Sequence Number:

142

City:

Los Angeles

State:

California

RSSD:

3595084

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57463

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

38,947

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

464,731

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

503,678

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific Coast Bankers' Bancshares

Person to be contacted regarding this report:

Mike Dohren

UST Sequence Number: 428

City: San Francisco

State: California

RSSD: 2731586

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 21,705

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Under its loan participation program, the Company facilitated the origination or renewal of consumer loans totaling \$0 million during September.

Average Commercial Outstanding Balance (Thousands\$) 259,428

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Under its loan participation program, the Company facilitated the origination or renewal of commercial loans totaling \$17 million during September.

Total Outstanding Balance (Thousands \$) 281,133

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

As a bankers' bank, we are focused on providing services to the community banking industry, which in turn provides loans to millions of consumers and small businesses throughout the country. PCBB provides our customer banks with products and services that allow these banks to offer competitive products and services to their end customers that they would otherwise not be able to offer. PCBB provides community banks the ability to make larger loans through its loan participation program, enhance liquidity management through our overnight cash investment and increase borrowing by providing facilities for community banks. PCBB also

provides other products and services to support community banking activities. As a result of our focus on the community banking industry, the TARP capital investment in PCBB has a multiplicative impact in that it facilitates lending activities through hundreds of community banks, indirectly or directly to the community bank's customers, as well. In addition, PCBB extended credit in the form of overnight lending facilities to Community Banks totaling \$342 million during September.



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LAKE SUNAPEE BANK

Person to be contacted regarding this report:

LAURA JACOBI

UST Sequence Number: 228

City: NEWPORT

State: New Hampshire

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 1476

(for Thrift Holding Companies)

FDIC Certificate Number: 31953

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 423,850

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 204,132

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 627,982

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Pacific Coast National Bancorp

Person to be contacted regarding this report:

Cathy Franklin, SVP 949-361-5210

UST Sequence Number:	315
City:	San Clemente
State:	California
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57914
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 5,458

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 113,494

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 118,952

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Pacific Commerce Bank

Person to be contacted regarding this report:

James T. Moran, AVP & Loan Servicing Manager

UST Sequence Number: 162

City: Los Angeles

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57065

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 21,524

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 127,926

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 149,450

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PACIFIC INTERNATIONAL BANK

## Person to be contacted regarding this report:

LENI SANTIAGO

UST Sequence Number:

67

City:

SEATTLE

State:

Washington

RSSD:

3071083

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57246

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

5,357

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

240,203

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

245,560

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Park Bancorporation, Inc.

Person to be contacted regarding this report:

Robert H. Laux

UST Sequence Number:

887

City:

Madison

State:

Wisconsin

RSSD:

1209716

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

152,454

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

572,832

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

725,286

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

Park National Corporation

Person to be contacted regarding this report:

John W. Kozak

UST Sequence Number: 174

City: Newark

State: Ohio

RSSD: 1142336

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,852,404

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,764,760

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,617,164

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Park National Corporation experienced an increase in the average balance of loans (about \$12 million) for the month of September as compared to the month of August. This increase in loan balances was due to an increase in consumer loans secured by automobiles.

A year ago, the average balance of loans for the month of September was \$4,443 million compared to average balance in September 2009 of \$4,617 million, an increase of 3.9%.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Parke Bancorp Inc

## Person to be contacted regarding this report:

James S. Talarico

UST Sequence Number: 266

City: Sewel

State: New Jersey

RSSD: 3347292

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 74,944

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 524,136

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 599,080

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Parkvale Financial Corporation

Person to be contacted regarding this report:

Gilbert A. Riazzi

UST Sequence Number:	346
City:	Monroeville
State:	Pennsylvania
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	H1236
(for Thrift Holding Companies)	
FDIC Certificate Number:	30237
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 892,205

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 205,499

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,097,704

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

PASCACK COMMUNITY BANK

**Person to be contacted regarding this report:**

GEORGE NIEMCZYK, EVP

UST Sequence Number: 691

City: WESTWOOD

State: New Jersey

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57215

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 37,710

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 129,727

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 167,437

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Patapsco Bancorp Inc. (The Patapsco Bank)

Person to be contacted regarding this report:

William C. Wiedel, Jr.

UST Sequence Number: 289

City: Dundalk

State: Maryland

RSSD: 2384508

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 30869

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 107,450

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Residential mortgage loan pay-offs continue to be higher than normal.

Average Commercial Outstanding Balance (Thousands\$) 113,741

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Management made a strategic decision to exit the small equipment leasing business in October, 2008. This had a \$496K negative impact in September.

Total Outstanding Balance (Thousands \$) 221,191

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Commercial loan demand continues to be weak. Inquiries have started to pick, but many of these potential credits are either not willing to or not able to meet our underwriting requirements.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pathfinder Bancorp, Inc.

## Person to be contacted regarding this report:

James A. Dowd, SVP, CFO

UST Sequence Number: 1304

City: Oswego

State: New York

RSSD: 2596776

(for Bank Holding Companies)

Holding Company Docket Number: 3708

(for Thrift Holding Companies)

FDIC Certificate Number: 15977

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 161,706

### Average Consumer Outstanding Balance Key

1-4 Family Mtg., HE LOC, Other Consumer Loans

### Average Consumer Outstanding Balance Comment

Based on internal and external reporting classifications.

Average Commercial Outstanding Balance (Thousands\$) 91,641

### Average Commercial Outstanding Balance Key

Real Estate, Municipal Loans, Participation Loans, Other Commercial

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 253,347

### Total Outstanding Balance Key

End of Month Balances

### Total Outstanding Balance Comment

All loans are net of related deferred fees and costs

### General Market Commentary

The growth in the average balance of both the consumer & commercial loan portfolios was driven by the origination of \$3.0 million and \$3.9 million of consumer and commercial loans, respectively, during the month of September. Portfolio growth was offset by normal amortization, prepayments and sales. The following information represents consolidated loan portfolio activity for the month ended September 30, 2009:

Total originations: \$ 6,852,000

Total amortization/prepayments \$(3,786,000)

Total loan sales: \$ (387,000)

Net Loan Portfolio Growth

\$ 2,679,000

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

New York Private Bank & Trust Corporation

## Person to be contacted regarding this report:

Steven Feinberg

UST Sequence Number: 524

City: New York

State: New York

RSSD: 3212091

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 3,797,169

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,930,559

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 6,727,728

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pathway Bancorp-Pathway Bank

Person to be contacted regarding this report:

Thomas A. Emerton or Paul E. Sullivan

UST Sequence Number:

753

City:

Cairo

State:

Nebraska

RSSD:

3304361

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

1992

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

16,326

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

98,235

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

114,561

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Patriot Bankshares, Inc.

## Person to be contacted regarding this report:

David Johnston, SVP

UST Sequence Number: 98

City: Houston

State: Texas

RSSD: 78858

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3258

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 112,345

### Average Consumer Outstanding Balance Key

Includes the following accounts from our General Ledger: 13010 Consumer Real Estate, 13140 Home Equity Line of Credit, 13275 Consumer Construction, and 13370 Total Consumer Loans plus the average balance on the Patriot Bank Mortgage Line.

### Average Consumer Outstanding Balance Comment

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" (in thousands) was \$3,630 in February, \$4,153 in March, \$4,496 in April, and \$5,005 in May.

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" (in thousands) was \$3,630 in February, \$4,153 in March, \$4,496 in April, and \$5,005 in May.

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" (in thousands) was \$3,630 in February, \$4,153 in March, \$4,496 in April, and \$5,005 in May.

Average Commercial Outstanding Balance (Thousands\$) 857,621

### Average Commercial Outstanding Balance Key

Calculated by netting the 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.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 969,966

### Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Patterson State Bank (Patterson Bancshares)

Person to be contacted regarding this report:

Robert Marcell

UST Sequence Number: 864

City: Patterson

State: Louisiana

RSSD: 3631469

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12609

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 97,152

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 57,091

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 154,243

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Peapack-Gladstone Financial Corporation

Person to be contacted regarding this report:

Susan Smith 908-719-6548

UST Sequence Number: 125

City: Gladstone

State: New Jersey

RSSD: 23706

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 11035

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 528,915

### Average Consumer Outstanding Balance Key

Consists 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.

### Average Consumer Outstanding Balance Comment

Total new money associated with residential mortgage loans/refis in September was \$6,429M of which \$1,992 were sold.

Average Commercial Outstanding Balance (Thousands\$) 471,957

### Average Commercial Outstanding Balance Key

Consists of: Commercial mortgage loans Commercial loans, Commercial construction loans, Commercial tax exempt loans.

### Average Commercial Outstanding Balance Comment

Total new money associated with commercial loans was \$2,673M.

Total Outstanding Balance (Thousands \$) 1,000,872

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Private Bank of the Peninsula (subsidiary of Peninsula Bank Holding Co.)

## Person to be contacted regarding this report:

Steve Leen, CFO, 650-843-2204

UST Sequence Number:	331
City:	Palo Alto
State:	California
RSSD:	3680980
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57510
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 31,525

### Average Consumer Outstanding Balance Key

Home equity lines of credit, single family residence 1st and junior liens, lines of credit, overdrafts, installment loans and overdraft protection lines of credit

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 180,262

### Average Commercial Outstanding Balance Key

Construction, commercial real estate, commercial, and asset based loans.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 211,787

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Penn Liberty Financial Corp.

## Person to be contacted regarding this report:

Ted Aicher - CFO

UST Sequence Number: 806

City: Wayne

State: Pennsylvania

RSSD: 327979

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57844

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 94,126

### Average Consumer Outstanding Balance Key

Primarily Home Equity Loans and Lines of Credit as well as Residential Mortgage Loans

### Average Consumer Outstanding Balance Comment

The Bank continues to grow its consumer loan portfolio

Average Commercial Outstanding Balance (Thousands\$) 253,917

### Average Commercial Outstanding Balance Key

Includes Commercial Real Estate (CRE) and Commercial & Industrial (C&I) Loans

### Average Commercial Outstanding Balance Comment

The Bank continues to grow its commercial loan portfolio. Although loan demand is still soft, activity has picked up during the 3rd quarter.

Total Outstanding Balance (Thousands \$) 348,043

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

YTD payoffs and paydowns through September 30 on commercial and consumer loans are running higher than projected. In addition, commercial loan demand has been much softer than anticipated. The Bank currently has approximately \$33 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.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Peoples Bancorp Inc.

## Person to be contacted regarding this report:

Edward G. Sloane, Chief Financial Officer

UST Sequence Number: 92

City: Marietta

State: Ohio

RSSD: 1070578

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 364,207

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 718,829

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Decrease from August is due to an \$8.1 million payoff of one loan, charge-off's of \$4.5 million, and principal paydowns offset by new loan production.

Total Outstanding Balance (Thousands \$) 1,083,036

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Peoples Bancorp

## Person to be contacted regarding this report:

Lisa Holleman

UST Sequence Number: 632

City: Lynden

State: Washington

RSSD: 1030947

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 6158

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 329,693

Average Consumer Outstanding Balance Key

Consumer + Mortgage

Average Consumer Outstanding Balance Comment

Mortgage loans held for sale were funded, causing the decline

Average Commercial Outstanding Balance (Thousands\$) 599,822

Average Commercial Outstanding Balance Key

Commercial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 929,515

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Peoples Bancorp of North Carolina, Inc.

## Person to be contacted regarding this report:

A. Joseph Lampron, EVP/CFO  
(jlampron@peoplesbanknc.com)

UST Sequence Number:	329
City:	Newton
State:	North Carolina
RSSD:	2818245
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	5956
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 255,131

### Average Consumer Outstanding Balance Key

General ledger MTD average balance

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 536,515

### Average Commercial Outstanding Balance Key

General ledger MTD average balance

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 791,646

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Peoples Bancorporation, Inc.

Person to be contacted regarding this report:

Dan Minnis, 864-850-5111

UST Sequence Number:	921
City:	Easley
State:	South Carolina
RSSD:	1974443
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	0
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 116,255

Average Consumer Outstanding Balance Key

As outlined

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 267,101

Average Commercial Outstanding Balance Key

As outlined

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 383,356

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Nicolet Bankshares, Inc.

Person to be contacted regarding this report:

Crystal Kirchner 920-617-5377

UST Sequence Number: 216

City: Green Bay

State: Wisconsin

RSSD: 3103603

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 90,528

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 399,267

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 489,795

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Peoples Bancshares of TN, inc.

Person to be contacted regarding this report:

Leonard Blevins

UST Sequence Number:

865

City:

Madisonville

State:

Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

122,323

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

9,726

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

132,049

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

PeoplesSouth Bancshares, Inc.

**Person to be contacted regarding this report:**

Pam Pickle, Accounting Officer

UST Sequence Number: 950

City: Colquitt

State: Georgia

RSSD: 1866155

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 21292

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 140,662

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 269,283

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 409,945

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PIERCE COMMERCIAL BANK

Person to be contacted regarding this report:

JAN LELAND JLELAND@PIERCEBANK.COM

UST Sequence Number: 430

City: TACOMA

State: Washington

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34411

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 53,862

### Average Consumer Outstanding Balance Key

Includes loans secured by 1-4 Single family homes; purchase money loans (including held for sale), home equity loans and loans for other purposes; HELOC's, Personal lines of credit and other consumer purpose loans.

### Average Consumer Outstanding Balance Comment

Total consumer loans originated for the month were 22. This figure includes 7 new residential mortgage loans that are held for sale and sold on the secondary market; average mortgage origination totaled \$2,423.

Average Commercial Outstanding Balance (Thousands\$) 154,460

### Average Commercial Outstanding Balance Key

Includes Commercial Real Estate, Small Business loans, Builder Banking and Commercial & Industrial loans

### Average Commercial Outstanding Balance Comment

Total Commercial loans originated for the month were 45.

Total Outstanding Balance (Thousands \$) 208,322

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pinnacle Bank, Pinnacle Bank Holding Company, Inc.

## Person to be contacted regarding this report:

John W. Hurlbutt, E.V.P./CFO

UST Sequence Number:	781
City:	Orange City
State:	Florida
RSSD:	3458040
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34908
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 14,089

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 146,940

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 161,029

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pinnacle Financial Partners, Inc./Pinnacle  
National Bank

## Person to be contacted regarding this report:

Gary E. Green

UST Sequence Number:

184

City:

Nashville

State:

Tennessee

RSSD:

2925657

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35583

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

864,965

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

2,749,623

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

3,614,588

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

PlainsCapital Corporation

**Person to be contacted regarding this report:**

Darrell G. Adams

UST Sequence Number:	41
City:	Dallas
State:	Texas
RSSD:	1247893
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 641,978

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,631,382

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,273,360

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Plato Holdings, Inc. DBA Drake Bank

Person to be contacted regarding this report:

Vickie Finnegan

UST Sequence Number:	1285
City:	St. Paul
State:	Minnesota
RSSD:	3090842
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57336
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 19,575

Average Consumer Outstanding Balance Key

Includes 1-4 family residential and overdraft protection

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 53,384

Average Commercial Outstanding Balance Key

Includes Commercial, Commercial RE, and SBA loans

Average Commercial Outstanding Balance Comment

Entire Overdrafts are reported here (\$61K)

Total Outstanding Balance (Thousands \$) 72,959

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PLUMAS BANCORP

Person to be contacted regarding this report:

BRANDY CEDILLOS

UST Sequence Number:

359

City:

QUINCY

State:

California

RSSD:

3098576

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

23275

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

113,440

Average Consumer Outstanding Balance Key

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.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

231,946

Average Commercial Outstanding Balance Key

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 Secured

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

345,386

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Popular, Inc.

## Person to be contacted regarding this report:

José A. Méndez

UST Sequence Number:

117

City:

San Juan

State:

Puerto Rico

RSSD:

1129382

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

9,304,716

Average Consumer Outstanding Balance Key

Consumer credit cards, mortgage, automobile and leases. Includes both loans in portfolio and loans held for sale.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

15,040,750

Average Commercial Outstanding Balance Key

Comm. and const. loans in portfolio and loans held for sale.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

24,345,466

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Porter Bancorp, Inc. and PBI Bank

Person to be contacted regarding this report:

C. Bradford Harris

UST Sequence Number: 60

City: Louisville

State: Kentucky

RSSD: 1249712

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 9314

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 335,908

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,038,966

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,374,874

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

North Central Bancshares, Inc.

**Person to be contacted regarding this report:**

Kyle C. Cook, CFO

UST Sequence Number: 336

City: Fort Dodge

State: Iowa

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: 5843

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 221,513

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 168,969

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 390,482

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

d. Average Consumer Loans Serviced by FFSB	\$117,742
e. Average Commercial Loans Serviced by FFSB	\$ 3,164
f. Total Loans and Loans Serviced by FFSB (sum of lines c through e)	\$511,388

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Prairie Star Bancshares, Inc. / Bank of the  
Prairie

## Person to be contacted regarding this report:

Robert M. Wiley, CEO

UST Sequence Number: 940

City: Olathe

State: Kansas

RSSD: 1058624

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4626

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 15,017

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 79,825

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 94,842

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Premier Bancorp, Inc.

Person to be contacted regarding this report:

Shamim Esmail

UST Sequence Number: 1214

City: Wilmette

State: Illinois

RSSD: 2933522

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35419

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 5,189

### Average Consumer Outstanding Balance Key

Includes Residential Real Estate Loans, Home Equity Lines, Overdrafts, Loan Control Accts, and Auto Loans.  
All balances are month end balances

### Average Consumer Outstanding Balance Comment

The increase in consumer loans was primarily due to new loan originations

Average Commercial Outstanding Balance (Thousands\$) 190,835

### Average Commercial Outstanding Balance Key

Includes Commercial Loans Fixed, Commercial Loans Variable, Medallion, Commercial Participation Sold, Net FASB, Commercial Real Estate Fixed, Commercial Real Estate Variable, Commercial Real Estate Part. Sold/Purch. All balances are month end balances

### Average Commercial Outstanding Balance Comment

The decrease in commercial loans was primarily due to payoffs.

Total Outstanding Balance (Thousands \$) 196,024

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PREMIER BANK HOLDING COMPANY

Person to be contacted regarding this report:

LINDA PALMER

UST Sequence Number:	867
City:	TALLAHASSEE
State:	Florida
RSSD:	2815468
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	33992
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 76,082

Average Consumer Outstanding Balance Key

Includes Residential Lns-HFS

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 234,283

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 310,365

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Premier Financial Corp.

## Person to be contacted regarding this report:

Patrick J. Niemer, SVP/CFO

UST Sequence Number:

932

City:

Dubuque

State:

Iowa

RSSD:

2687124

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

21,669

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

181,341

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

203,010

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Premier Service Bank

## Person to be contacted regarding this report:

Jessica W. Lee, EVP & CFO

UST Sequence Number: 808

City: Riverside

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57059

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,067

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 124,628

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 126,695

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PremierWest Bancorp

Person to be contacted regarding this report:

Michael Fowler

UST Sequence Number: 562

City: Medford

State: Oregon

RSSD: 2867542

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 32975

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 115,983

Average Consumer Outstanding Balance Key

Res RE + Consumer + Fin Co

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,079,745

Average Commercial Outstanding Balance Key

CRE+Const+Cmml+Ag+OD+LOC+Gov't G'tee + Tax Bene

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,195,728

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

New loans of \$16.1 million were closed in September 2009.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Princeton National Bancorp (Citizens First National Bank)

## Person to be contacted regarding this report:

Todd D. Fanning, EVP & CFO

UST Sequence Number:

372

City:

Princeton

State:

Illinois

RSSD:

1207600

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

3731

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

175,346

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

569,684

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

745,030

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PrivateBancorp, Inc.

## Person to be contacted regarding this report:

Leonard Wiatr, Chief of Compliance and  
Regulatory Affairs

UST Sequence Number:

332

City:

Chicago

State:

Illinois

RSSD:

1839319

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

928,280

Average Consumer Outstanding Balance Key

Consumer loans include residential real estate loans, home equity loans and personal loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

8,448,179

Average Commercial Outstanding Balance Key

Commercial loans include commercial and industrial loans, commercial real estate loans and construction loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

9,376,459

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Private Bancorporation, Inc.

Person to be contacted regarding this report:

Donald M. Davies

UST Sequence Number: 726

City: Minneapolis

State: Minnesota

RSSD: 2361880

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 88,313

### Average Consumer Outstanding Balance Key

Average balances reflect performing loan balances in categories consistent with the data collection guidelines.

### Average Consumer Outstanding Balance Comment

Consumer loan payoffs in September totaled \$(3,164); new loan commitments totaled \$2,637 with \$2,309 advanced; existing lines of credit reflected a net advance of \$1,774

Average Commercial Outstanding Balance (Thousands\$) 55,289

### Average Commercial Outstanding Balance Key

Same as above.

### Average Commercial Outstanding Balance Comment

Commercial loan payoffs in September totaled \$(338); new loan commitments totaled \$265 with \$249 advanced; existing lines of credit reflected a net paydown of \$(268).

Total Outstanding Balance (Thousands \$) 143,602

### Total Outstanding Balance Key

Same as above

### Total Outstanding Balance Comment

Total loan payoffs in September totaled \$(3,504); total new loan commitments totaled \$2,901 with \$2,558 advanced; existing lines of credit reflected a net advance of \$1,507.

### General Market Commentary

Mortgage refinancing continues with the largest component of loan payoffs for the month being home equity loans \$(2,960).

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Provident Community Bancshares, Inc.

Person to be contacted regarding this report:

Richard H. Flake, EVP/CFO

UST Sequence Number: 918

City: Rock Hill,

State: South Carolina

RSSD: 24420

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 28997

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 74,519

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 194,128

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 268,647

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

The State of South Carolina, in general, continues to be hampered by slow growth and high unemployment. Some of our rural markets have unemployment levels higher than the state average which has reduced the overall loan demand.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northeast Bank

## Person to be contacted regarding this report:

Robert S Johnson SVP/CFO

UST Sequence Number:

191

City:

Lewiston

State:

Maine

RSSD:

468806

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

238,556

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

155,193

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

393,749

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Puget Sound Bank

Person to be contacted regarding this report:

Philip Mitterling

UST Sequence Number: 424

City: Bellevue

State: Washington

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57955

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 13,462

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 121,499

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 134,961

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PULASKI BANK

Person to be contacted regarding this report:

Christine A. Munro

UST Sequence Number: 507

City: St. Louis

State: Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H 3185

(for Thrift Holding Companies)

FDIC Certificate Number: 30284

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 538,819

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 618,451

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,157,270

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

DOES NOT INCLUDE AVERAGE MORTGAGE WAREHOUSE LOANS ORGINATED AND HELD FOR SALE OF \$84,226 million.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

QCR Holdings, Inc.

Person to be contacted regarding this report:

Jennifer L. Hogue/QCRH Assistant Controller

UST Sequence Number: 287

City: Moline

State: Illinois

RSSD: 2125813

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 155,709

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,078,029

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,233,738

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

THE QUEENSBOROUGH COMPANY

Person to be contacted regarding this report:

JENNIFER STANLEY

UST Sequence Number: 47

City: LOUISVILLE

State: Georgia

RSSD: 1130904

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 218,618

Average Consumer Outstanding Balance Key

CALL REPORT CODES C1,CA,CB,6B

Average Consumer Outstanding Balance Comment

INCLUDES MORTGAGE LOANS HELD FOR SALE

Average Commercial Outstanding Balance (Thousands\$) 460,736

Average Commercial Outstanding Balance Key

ALL OTHER CALL REPORT CODES

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 679,354

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

RCB Financial Corporation

Person to be contacted regarding this report:

Melissa Deems

UST Sequence Number: 1248

City: Rome

State: Georgia

RSSD: 3923539

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 58289

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 22,709

Average Consumer Outstanding Balance Key

month-end balance/loans made by the subsidiary and not the holding company

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 145,081

Average Commercial Outstanding Balance Key

month-end balance/loans made by the subsidiary and not the holding company

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 167,790

Total Outstanding Balance Key

month-end balance/loans made by the subsidiary and not the holding company

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Redwood Capital Bancorp

Person to be contacted regarding this report:

Michael McCoy

UST Sequence Number:

0

City:

Eureka

State:

California

RSSD:

3552032

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57610

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

53,662

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

83,797

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

137,459

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Redwood Financial Inc / HomeTown Bank

Person to be contacted regarding this report:

Dean Toft

UST Sequence Number: 199

City: Redwood Falls

State: Minnesota

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2478

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 48,595

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 71,914

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 120,509

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Regent Bancorp, Inc.

Person to be contacted regarding this report:

Pamela Joy Owens, CFO 864-678-4735

UST Sequence Number: 868

City: Davie

State: Florida

RSSD: 2891006

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 64,821

Average Consumer Outstanding Balance Key

Includes Heloc's Residential 1-4 construction and Puchased 1-4. Consumer secured by 1-4 and commercials R/E

Average Consumer Outstanding Balance Comment

Includes De-novo opened 4/14/09

Average Commercial Outstanding Balance (Thousands\$) 315,580

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes De-novo opened 4/14/09

Total Outstanding Balance (Thousands \$) 380,401

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

REGIONAL BANKSHARES INC./HERITAGE  
COMMUNITY BANK

## Person to be contacted regarding this report:

TODD BUDDIN

UST Sequence Number:	620
City:	HARTSVILLE
State:	South Carolina
RSSD:	2954415
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	35076
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 17,997

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 68,084

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 86,081

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Reliance Bancshares, Inc.

Person to be contacted regarding this report:

David Franke

UST Sequence Number:

595

City:

Frontenac

State:

Missouri

RSSD:

2787118

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

100,966

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,088,154

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,189,120

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northern State Bank

Person to be contacted regarding this report:

Frank Greco

UST Sequence Number: 884

City: Closter

State: New Jersey

RSSD: 3404373

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58054

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 8,040

### Average Consumer Outstanding Balance Key

Includes home equity lines and loans, other consumer loans (auto, personal, etc.) and 1-4 family residential mortgages.

### Average Consumer Outstanding Balance Comment

Total shows an increase over August due to increases in home equity lines/loans.

Average Commercial Outstanding Balance (Thousands\$) 40,494

### Average Commercial Outstanding Balance Key

Includes business loans and lines, commercial mortgages and construction loans.

### Average Commercial Outstanding Balance Comment

September saw an increase over August's total primarily due to increased commercial loan volume. CML mortgages decreased by close to \$900M. Overall loan demand remained light.

Total Outstanding Balance (Thousands \$) 48,534

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

The market is showing increased demand for commercial property purchases. Our overall loan demand increased in September mostly on the commercial side.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Ridgestone Financial Services, Inc (Ridgestone Bank)

## Person to be contacted regarding this report:

Jon Grosshuesch

UST Sequence Number:

655

City:

Brookfield

State:

Wisconsin

RSSD:

3443774

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34101

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

10,398

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

368,828

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Loan orig:\$23,616;loan sales:\$8830

Total Outstanding Balance (Thousands \$)

379,226

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NBRS Financial Bank

## Person to be contacted regarding this report:

Teresa Greider

UST Sequence Number: 313

City: Rising Sun

State: Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4862

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 57,267

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 159,568

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 216,835

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

River Valley Bancorporation, Inc. River Valley Bank

## Person to be contacted regarding this report:

Jay Wittman

UST Sequence Number: 1216

City: Wausau

State: Wisconsin

RSSD: 1209426

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19772

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 174,395

### Average Consumer Outstanding Balance Key

1-4 family loans, loans held for sale, HELOC, overdrafts, and other consumer loans

### Average Consumer Outstanding Balance Comment

The Bank continues to see strong demand for consumer loans growing the consumer portfolio by \$4 million and \$7 million in August and September, respectively.

Average Commercial Outstanding Balance (Thousands\$) 578,927

### Average Commercial Outstanding Balance Key

Commercial and Commercial Real Estate loans

### Average Commercial Outstanding Balance Comment

The Bank continues to see a few commercial loan paydowns and accelerated amortization in the commercial loan portfolio in September. Commercial loan demand is slow, but the Bank has \$15 million in commercial fundings scheduled for October. November's pipeline of \$8 million is typical, but beyond that loan demand and applications are down. The economy has not picked up in the markets the Bank serves.

Total Outstanding Balance (Thousands \$) 753,322

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

RIVERSIDE BANCSHARES, INC.

Person to be contacted regarding this report:

STEPHEN C. DAVIS

UST Sequence Number:	1060
City:	LITTLE ROCK
State:	Arkansas
RSSD:	2155342
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 21,750

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 25,205

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 46,955

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Rogers Bancshares, Inc. (Metropolitan National Bank)

## Person to be contacted regarding this report:

Jeff Stevenson

UST Sequence Number:	501
City:	Little Rock
State:	Arkansas
RSSD:	2066886
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	20280
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 60,386

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 979,580

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,039,966

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Royal Bancshares of Pennsylvania

Person to be contacted regarding this report:

Robert A. Kuehl

UST Sequence Number:

512

City:

Narberth

State:

Pennsylvania

RSSD:

2324429

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

50,042

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

654,661

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

704,703

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

S&T Bancorp, Inc.

## Person to be contacted regarding this report:

Paul A. Lovelace 724-465-4824

UST Sequence Number: 347

City: Indiana

State: Pennsylvania

RSSD: 1071397

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 983,243

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,454,101

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,437,344

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SBT Bancorp, Inc. (Simsbury Bank & Trust Company)

## Person to be contacted regarding this report:

Anthony F. Bisceglia, EVP & CFO

UST Sequence Number:

151

City:

Simsbury

State:

Conneticut

RSSD:

3385100

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

33999

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

132,714

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

51,871

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

184,585

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Saigon National Bank

## Person to be contacted regarding this report:

Patrick Siu

UST Sequence Number: 33

City: Westminster

State: California

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 57974

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 3,163

### Average Consumer Outstanding Balance Key

Includes SFR, HELO, Auto & Consumer Loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 47,509

### Average Commercial Outstanding Balance Key

C&I and CRE Loans

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 50,672

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

Market is primarily the Vietnamese community in Westminster, California.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Salisbury Bancorp, Inc. the holding company for  
Salisbury Bank and Trust Company

Person to be contacted regarding this report:

Geoffrey A. Talcott

UST Sequence Number: 366

City: Lakeville

State: Conneticut

RSSD: 2693273

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 18467

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 190,612

Average Consumer Outstanding Balance Key

Month end numbers

Average Consumer Outstanding Balance Comment

Stable over last month

Average Commercial Outstanding Balance (Thousands\$) 125,239

Average Commercial Outstanding Balance Key

Month end numbers

Average Commercial Outstanding Balance Comment

Stable over last month

Total Outstanding Balance (Thousands \$) 315,851

Total Outstanding Balance Key

Month end numbers

Total Outstanding Balance Comment

Stable over last month

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NorStates Bank

## Person to be contacted regarding this report:

Kathleen Ciecko

UST Sequence Number: 747

City: Waukegan

State: Illinois

RSSD: 1210589

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 18626

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 97,543

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 369,392

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 466,935

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Sandy Spring Bancorp, Inc.

**Person to be contacted regarding this report:**

Philip J. Mantua

UST Sequence Number: 89

City: Olney

State: Maryland

RSSD: 1248304

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4865

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 971,727

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,388,620

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,360,347

Total Outstanding Balance Key

Total Outstanding Balance Comment

**General Market Commentary**

Consumer lending activities in the residential mortgage area have slowed and are primarily driven by opportunities for customer refinancings, which led to the close of \$18.7 million in residential mortgage loans, of which \$11.8 million were subsequently sold into the secondary market. On a year-to-date basis, \$320 million in residential mortgage loans have been originated with \$288 million sold into the secondary market. This level of activity is 1.6(x) the level in 2008

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Santa Clara Valley Bank

**Person to be contacted regarding this report:**

Annette Engelhart

UST Sequence Number: 540

City: Santa Paula

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34806

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 15,386

Average Consumer Outstanding Balance Key

Monthend report

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 92,501

Average Commercial Outstanding Balance Key

Monthend report

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 107,887

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Santa Lucia Bank

## Person to be contacted regarding this report:

Larry Womack

UST Sequence Number: 168

City: Atascadero

State: California

RSSD: 3403778

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 20,174

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 182,250

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 202,424

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Seacoast Banking Corporation of Florida

## Person to be contacted regarding this report:

William Hahl

UST Sequence Number: 175

City: Stuart

State: Florida

RSSD: 1085013

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 131

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 893,737

### Average Consumer Outstanding Balance Key

Includes direct and indirect installment loans, revolving home equity and unsecured lines of credit, and residential permanent and construction loans.

### Average Consumer Outstanding Balance Comment

New Loans Sept: Installment - \$1,271; Revolving - \$340; Residential - \$8,308

Average Commercial Outstanding Balance (Thousands\$) 659,900

### Average Commercial Outstanding Balance Key

Includes commercial and commercial real estate loans.

### Average Commercial Outstanding Balance Comment

New Loans Sept: \$1,044

Total Outstanding Balance (Thousands \$) 1,553,637

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

Average Loan Outstandings declined in Sept - \$15,907 (new loans and average outstandings in thousands \$).

### General Market Commentary

Unemployment has increased dramatically in all markets year-over-year (Aug 2008 - Aug 2009). Residential real estate values have declined and are now below levels generally indicated by natural long-term growth rates (1994-2008). Residential sales activity continues to be driven by sales of foreclosed properties within all markets. 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.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Seacoast Commerce Bank

**Person to be contacted regarding this report:**

Ronnie Zivanic - 619 409 5721

UST Sequence Number:

181

City:

Chula Vista

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57428

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,372

Average Commercial Outstanding Balance Key

Loans to individuals for Commercial Real Estate (CRE)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,372

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Seaside National Bank & Trust

**Person to be contacted regarding this report:**

Barry Griffiths, SVP & CFO

UST Sequence Number:	212
City:	Orlando
State:	Florida
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58328
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 202,244

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 248,917

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 451,161

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Security Bancshares of Pulaski County, Inc and subsidiary, Security Bank of Pulaski County

## Person to be contacted regarding this report:

Carl E. Boone, EVP/CFO

UST Sequence Number:	474
City:	St. Robert
State:	Missouri
RSSD:	2250180
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	15347
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 18,663

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 52,616

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes Agricultural Loans

Total Outstanding Balance (Thousands \$) 71,279

Total Outstanding Balance Key

Total Outstanding Balance Comment

All loan balances as of month end.

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Security Business Bancorp

Person to be contacted regarding this report:

Kim Lawhead, Accounting Manager

UST Sequence Number: 143

City: San Diego

State: California

RSSD: 3637863

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 13,953

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 144,437

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 158,390

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

SECURITY CALIFORNIA BANCORP

Person to be contacted regarding this report:

Thomas M. Ferrer, EVP & CFO

UST Sequence Number:	107
City:	Riverside
State:	California
RSSD:	3804469
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 36,449

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 221,045

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 257,494

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SECURITY CAPITAL CORPORATION

Person to be contacted regarding this report:

CONNIE HAWKINS, CFO

UST Sequence Number: 1207

City: BATESVILLE

State: Mississippi

RSSD: 1098509

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 718145

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 66,039

Average Consumer Outstanding Balance Key

1-4 Family, Overdrafts, Credit Cards, etc.

Average Consumer Outstanding Balance Comment

Economy driving decrease in demand

Average Commercial Outstanding Balance (Thousands\$) 216,271

Average Commercial Outstanding Balance Key

Construction, Ag, Development, etc

Average Commercial Outstanding Balance Comment

Economy driving decrease in demand

Total Outstanding Balance (Thousands \$) 282,310

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

SVB Financial Group

Person to be contacted regarding this report:

Michael Descheneaux, Chief Financial Officer  
(mdescheneaux@svb.com)

UST Sequence Number: 87

City: Santa Clara

State: California

RSSD: 1031449

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 24735

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 452,520

Average Consumer Outstanding Balance Key

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.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 4,085,439

Average Commercial Outstanding Balance Key

Includes all other loans in our loan portfolio that are not defined as consumer loans above

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,537,959

Total Outstanding Balance Key

Total average monthly gross loans

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SV Financial, Inc. (Sauk Valley Bank & Trust)

Person to be contacted regarding this report:

Nathan Kloster

UST Sequence Number: 1079

City: Sterling

State: Illinois

RSSD: 3093919

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35131

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 26,180

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 122,343

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 148,523

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The South Financial Group, Inc.

Person to be contacted regarding this report:

Roy Jones 864-241-1557

UST Sequence Number: 99

City: Greenville

State: South Carolina

RSSD: 9050

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26849

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,623,441

### Average Consumer Outstanding Balance Key

Consumer loans include indirect and direct lending, lot loans, home equity lines and loans as well as 1-4 family mortgage loans.

### Average Consumer Outstanding Balance Comment

The decline in average consumer loans from August to July was primarily driven by reduction in non-core lot loans, mortgages and indirect auto loans.

Average Commercial Outstanding Balance (Thousands\$) 7,393,390

### Average Commercial Outstanding Balance Key

Commercial loans include real estate construction, acquisition & development, corporate lending (including shared national credit facilities) and C&I lending.

### Average Commercial Outstanding Balance Comment

Decline in average commercial loans represents continued strategic reduction of non-core loans through loan sales and through the problem loan resolution process, as well as lower loan originations within the Core portfolio.

Total Outstanding Balance (Thousands \$) 9,016,831

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

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.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SouthFirst Bancshares, Inc (Holding Company)  
SouthFirst Bank (Thrift Subsidiary)

Person to be contacted regarding this report:

Rick Taylor

UST Sequence Number: 1221

City: Sylacauga

State: Alabama

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 64,552

Average Consumer Outstanding Balance Key

Net og LIP & before ALLL

Average Consumer Outstanding Balance Comment

corrected to avg loans

Average Commercial Outstanding Balance (Thousands\$) 31,250

Average Commercial Outstanding Balance Key

Net og LIP & before ALLL

Average Commercial Outstanding Balance Comment

corrected to avg loans

Total Outstanding Balance (Thousands \$) 95,802

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Southern Bancorp, Inc.

## Person to be contacted regarding this report:

Brent Black 870-246-1009

UST Sequence Number: 490

City: Arkadelphia

State: Arkansas

RSSD: 1248939

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 114,833

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 344,052

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 458,885

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Southern Community Financial Corporation

Person to be contacted regarding this report:

Dee Branning

UST Sequence Number:

105

City:

Winston-Salem

State:

North Carolina

RSSD:

2981831

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34321

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

245,090

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,007,603

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,252,693

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Southern First Bancshares, Inc., Southern First Bank, National Association

## Person to be contacted regarding this report:

Julie Fairchild

UST Sequence Number:

701

City:

Greenville

State:

South Carolina

RSSD:

2849801

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35295

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

143,492

### Average Consumer Outstanding Balance Key

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.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

427,817

### Average Commercial Outstanding Balance Key

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.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

571,309

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Southern Heritage Bank (Southern Heritage Bancshares, Inc.)

## Person to be contacted regarding this report:

Carol Killen -Senior Vice President

UST Sequence Number:	1115
City:	Cleveland
State:	Tennessee
RSSD:	2798897
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	35093
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 34,908

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 68,819

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 103,727

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Southern Illinois Bancorp, Inc.

Person to be contacted regarding this report:

Alvin D. Fritschle

UST Sequence Number: 491  
City: Carmi  
State: Illinois  
RSSD: 109829

(for Bank Holding Companies)

Holding Company Docket Number:  
(for Thrift Holding Companies)

FDIC Certificate Number: 3777  
(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 44,741

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 125,004

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 169,745

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SOUTHERN BANK

Person to be contacted regarding this report:

LISA WALLIS (lwallis@bankwithsouthern.com)

UST Sequence Number: 145

City: POPLAR BLUFF

State: Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 28332

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 187,552

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 218,336

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 405,888

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Southwest Bancorp, Inc.

**Person to be contacted regarding this report:**

Steve Gobel

UST Sequence Number:

114

City:

Stillwater

State:

Oklahoma

RSSD:

1062621

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

207,569

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

2,517,732

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,725,301

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Sovereign Bancshares, Texas

**Person to be contacted regarding this report:**

R. Michael Russell

UST Sequence Number: 910

City: Dallas

State: Texas

RSSD: 3269602

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 40,628

Average Consumer Outstanding Balance Key

FDIC call codes 1C1, 1C2A, 1C2B, 6B, 6C

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 520,960

Average Commercial Outstanding Balance Key

FDIC call codes 1A1, 1A2, 1B, 1D, 1E1, 1E2, 4A

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 561,588

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Security Federal Corporation

Person to be contacted regarding this report:

Jessica Cummins

UST Sequence Number: 208

City: Aiken

State: South Carolina

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: H-1130

(for Thrift Holding Companies)

FDIC Certificate Number: 31100

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 183,157

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 425,074

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 608,231

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

SpiritBank

Person to be contacted regarding this report:

Trevor Kelly (stkelly@spiritbank.com/405-775-1128)

UST Sequence Number:	1009
City:	Tulsa
State:	Oklahoma
RSSD:	1062135
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	4048
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 404,017

Average Consumer Outstanding Balance Key

Loans to individuals for household, family and other personal expenditures, Loans secured by 1-4 family residential properties

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 828,713

Average Commercial Outstanding Balance Key

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.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,232,730

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

St. Johns Bancshares, Inc.

**Person to be contacted regarding this report:**

Brad Muhlke, Vice President, (314) 428-1059,  
Ext. 3494

UST Sequence Number:	751
City:	St. Louis
State:	Missouri
RSSD:	1096587
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 43,678

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 205,626

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 249,304

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Standard Bancshares, Inc.

## Person to be contacted regarding this report:

Scott Smitts

UST Sequence Number: 1114

City: Hickory Hills

State: Illinois

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 249,427

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

We provided 22 new consumer loans totaling \$3,684,599 during September.

Average Commercial Outstanding Balance (Thousands\$) 1,604,539

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

We provided 39 new commercial loans totaling \$10,363,981 during September.

Total Outstanding Balance (Thousands \$) 1,853,966

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

During the month of September we provided 22 new consumer loans totaling \$3,684,599 in commitments and we renewed 5 consumer loans totaling \$2,765,000 in commitments. In addition, we funded 44 mortgage loans totaling \$6,540,480 that will be sold in the secondary market. We also provided 39 new commercial loans totaling \$10,363,981 in commitments and renewed 54 commercial loans totaling \$69,689,858 in commitments during September. Since the receipt of TARP money we have provided a total of 99 new consumer loans with commitments totaling \$15,611,407 and 179 new commercial loans with commitments totaling \$65,443,184. We continue to experience higher than expected loan payoffs which has impacted net loan growth during the last 6 months.



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

State Bank of Long island

Person to be contacted regarding this report:

Patricia Schaubeck

UST Sequence Number: 146

City: Jericho

State: New York

RSSD: 1138861

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19695

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 100,579

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,019,900

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,120,479

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

State Bank of Bartley

Person to be contacted regarding this report:

Kipp L. Kester

UST Sequence Number: 944

City: Bartley

State: Nebraska

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N.A.

(for Thrift Holding Companies)

FDIC Certificate Number: 8321

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 823

Average Consumer Outstanding Balance Key

Personal Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 42,593

Average Commercial Outstanding Balance Key

All Non Personal Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 43,416

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Bank is experiencing strong loan demand.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

State Bankshares, Inc.

Person to be contacted regarding this report:

Blake Nelson - Controller

UST Sequence Number: 477

City: Fargo

State: North Dakota

RSSD: 1417333

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 313,935

### Average Consumer Outstanding Balance Key

Includes residential mortgages, home equity loans, personal, direct and indirect auto, and other consumer loans

### Average Consumer Outstanding Balance Comment

Consumer loans were relatively flat in September. We did see another million dollar run off in our indirect vehicle loans.

Average Commercial Outstanding Balance (Thousands\$) 1,457,624

### Average Commercial Outstanding Balance Key

Includes C&I, Small Business, Commercial Real Estate, Ag and Lease Loans

### Average Commercial Outstanding Balance Comment

We had a couple of large paydowns in September and total loans are now up \$70 million for the year. We are expecting flat loan growth through the rest of the year.

Total Outstanding Balance (Thousands \$) 1,771,559

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

State Capital Corp.

## Person to be contacted regarding this report:

Doris Brumfield

UST Sequence Number: 478

City: Greenwood

State: Mississippi

RSSD: 1097771

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 132,190

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 547,230

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 679,420

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Stearns Financial Services, Inc.

**Person to be contacted regarding this report:**

Harley Vestrum

UST Sequence Number:	919
City:	St. Cloud
State:	Minnesota
RSSD:	1427275
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 174,185

Average Consumer Outstanding Balance Key

Consumer, 1-4 Family Res, Home Equity

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 740,323

Average Commercial Outstanding Balance Key

Commercial, Multi Family, RE Non Res, RE Constr, Agriculture

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 914,508

Total Outstanding Balance Key

Total Outstanding Balance Comment

These are current loan numbers with the loan discount from recent Bank purchases netted out.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Steele Street Bank & Trust

Person to be contacted regarding this report:

Frank J Babnik 303-877-6046

UST Sequence Number: 1316

City: Denver

State: Colorado

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57575

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 3,230

Average Consumer Outstanding Balance Key

Consumer

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 28,482

Average Commercial Outstanding Balance Key

Commercial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 31,712

Total Outstanding Balance Key

Total

Total Outstanding Balance Comment

General Market Commentary

We did not receive the CPP funds until September 25, 2009

RESUBMITTED IN THOUS \$

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

StellarOne Corporation

## Person to be contacted regarding this report:

Jeffrey W. Farrar, CFO

UST Sequence Number: 237

City: Charlottesville

State: Virginia

RSSD: 2502049

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 829,925

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,395,100

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,225,025

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SECURITY STATE BANCSHARES, INC.

Person to be contacted regarding this report:

JEFFREY D. BARKER, CFO

UST Sequence Number:

763

City:

CHARLESTON

State:

Missouri

RSSD:

1248573

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

175,747

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

307,518

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

483,265

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Sterling Bancorp

Person to be contacted regarding this report:

Ronald Ferraro

UST Sequence Number: 299

City: New York

State: New York

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 151,054

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,019,410

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,170,464

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Sterling Financial Corporation

Person to be contacted regarding this report:

Shawna Manion

UST Sequence Number: 183

City: Spokane

State: Washington

RSSD: 3152245

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,207,933

Average Consumer Outstanding Balance Key

Includes Residential Mortgage and Consumer Loans (less confirmed losses)

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 6,305,624

Average Commercial Outstanding Balance Key

Includes Income Property, Construction, Commercial Loans (less confirmed losses)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 8,513,557

Total Outstanding Balance Key

Includes Held for Sale but, does not include ALLL and discounts.

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Stewardship Financial Corporation

Person to be contacted regarding this report:

Claire M. Chadwick

UST Sequence Number: 380

City: Midland Park

State: New Jersey

RSSD: 2290560

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26390

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 107,339

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 343,920

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 451,259

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Average Consumer Loan figure for Sep-09 includes \$3,598 of mortgage loans held for sale compared to \$11,092 in Aug-09. The decline is due to the sale of the loans to a third party.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Stockmens Financial Corporation/Security First Bank

Person to be contacted regarding this report:

Michael Jessen

UST Sequence Number: 475

City: Rapid City

State: South Dakota

RSSD: 2360454

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5415

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 85,973

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 352,134

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 438,107

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Stonebridge Bank (Stonebridge Financial Corp.)

Person to be contacted regarding this report:

Thomas L. Mennie

UST Sequence Number:	559
City:	West Chester
State:	Pennsylvania
RSSD:	2754334
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	35077
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 44,818

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 305,596

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 350,414

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Suburban Illinois Bancorp, Inc./Suburban Bank  
& Trust

## Person to be contacted regarding this report:

Wayne Pavlicek

UST Sequence Number: 1289

City: Elmhurst

State: Illinois

RSSD: 2327541

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 20443

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 68,645

### Average Consumer Outstanding Balance Key

Residential RE, Home Equity, Other Consumer

### Average Consumer Outstanding Balance Comment

Limited Activity (Payoffs & New Volume)

Average Commercial Outstanding Balance (Thousands\$) 437,740

### Average Commercial Outstanding Balance Key

Commercial Re, C & I, Overdrafts, In Process, Unearned Inc

### Average Commercial Outstanding Balance Comment

Limited Activity (Payoffs & New Volume)

Total Outstanding Balance (Thousands \$) 506,385

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Summit State Bank

## Person to be contacted regarding this report:

Dennis Kelley, SVP & CFO

UST Sequence Number: 148

City: Santa Rosa

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 32203

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 60,022

Average Consumer Outstanding Balance Key

(DMI + type 11+ consumer )

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 237,037

Average Commercial Outstanding Balance Key

( all other not included above )

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 297,059

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Superior Bancorp (Superior Bank), Birmingham,  
Alabama

## Person to be contacted regarding this report:

James A. White

UST Sequence Number:

112

City:

Birmingham

State:

Alabama

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H4235

(for Thrift Holding Companies)

FDIC Certificate Number:

17750

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

733,432

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,699,525

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,432,957

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

SURREY BANCORP

Person to be contacted regarding this report:

MARK H. TOWE

UST Sequence Number:

202

City:

MOUNT AIRY

State:

North Carolina

RSSD:

3163867

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

50,094

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

126,874

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

176,968

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Susquehanna Bancshares Inc.

**Person to be contacted regarding this report:**

Michael P. Squierdo, VP and Corporate  
Controller

UST Sequence Number:	95
City:	Lititz
State:	Pennsylvania
RSSD: (for Bank Holding Companies)	117156
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	7579

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,883,343

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 6,971,606

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 9,854,949

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Security State Bank Holding Company

Person to be contacted regarding this report:

Toby Kommer

UST Sequence Number: 1055

City: Hannaford

State: North Dakota

RSSD: 1124257

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 8941

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 81,417

Average Consumer Outstanding Balance Key

Includes 1-4 family, home equity, credit cards, auto, personal and other consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 319,567

Average Commercial Outstanding Balance Key

Includes commercial real estate, development, and ag loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 400,984

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Sword Financial Corporation and Horicon Bank

## Person to be contacted regarding this report:

Byron A. Pyzik, SVP, Horicon Bank 920-485-7329

UST Sequence Number:	1145
City:	Horicon
State:	Wisconsin
RSSD:	1202883
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	11206
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 115,203

### Average Consumer Outstanding Balance Key

Includes: 1-4 family residential mortgages (including those held for sale), construction, home equity, credit card and other consumer loans for personal expenditure.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 375,579

### Average Commercial Outstanding Balance Key

Includes: commercial, commercial real estate & construction, agricultural, municipal and others

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 490,782

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Synovus Financial Corp.

## Person to be contacted regarding this report:

Brett Willis (706)644-2716

UST Sequence Number:

100

City:

Columbus

State:

Georgia

RSSD:

1078846

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

4,389,267

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

22,390,597

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

26,779,864

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Syringa Bancorp (single-tier holding company of Syringa Bank)

Person to be contacted regarding this report:

Brian Heim

UST Sequence Number:	395
City:	Boise
State:	Idaho
RSSD:	3338861
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34296
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 46,592

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 197,763

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 244,355

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

So far in 2009, Commercial and Consumer lending have been a challenge for community banks. 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 increase consumer loan totals, which requires generating a fair amount of business just to offset principal pay-down, maturity, and refinance activity. Much of this growth has been in residential mortgage lending to qualified home buyers.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TCB Corporation

## Person to be contacted regarding this report:

Karen M. King

UST Sequence Number: 1314

City: Greenwood

State: South Carolina

RSSD: 271529

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 9155

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 66,055

### Average Consumer Outstanding Balance Key

Data as of month-end; includes Consumer RE, Consumer, Mortgage, Mortgages Held for Sale

### Average Consumer Outstanding Balance Comment

Loans made by Countybank (subsidiary of TCB Corp)

Average Commercial Outstanding Balance (Thousands\$) 116,985

### Average Commercial Outstanding Balance Key

Data as of month-end; includes Commercial RE and Commercial

### Average Commercial Outstanding Balance Comment

Loans made by Countybank (subsidiary of TCB Corp)

Total Outstanding Balance (Thousands \$) 183,040

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TCNB Financial Corp./The Citizens National  
Bank of Southwestern Ohio

## Person to be contacted regarding this report:

Kay E. Sandusky/Monica M. Schneider

UST Sequence Number:	213
City:	Dayton
State:	Ohio
RSSD:	2833127
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	35302
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 22,544

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 55,624

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 78,168

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TIB Financial Corp.

## Person to be contacted regarding this report:

Stephen Gilhooly, EVP & CFO 239-659-5876  
(sgilhooly@tibbank.com)

UST Sequence Number: 152

City: Naples

State: Florida

RSSD: 2457943

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 358,365

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 876,970

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,235,335

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

**CONSUMER LOANS:** Consumer loans reflect activity in our residential loan portfolio and mortgage banking operations, our indirect auto financing and direct consumer lending. We originated \$5.8 million of residential mortgages in September and sold \$3.6 million of those loans in the secondary market. We originated \$814,479 of indirect auto loans and \$564,720 of direct consumer loans. **COMMERCIAL LOANS:** We originated 15 commercial loans totalling \$2.8 million of commitments and funded \$2.6 million of these commitments. In September, the decrease in average commercial loans outstanding was due to two large commercial loans that were foreclosed and transferred to OREO totaling \$18.5 million.

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

TAYLOR CAPITAL GROUP

Person to be contacted regarding this report:

Christine Noone

UST Sequence Number: 83

City: Rosemont

State: Illinois

RSSD: 2495039

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 22599

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 236,806

## Average Consumer Outstanding Balance Key

Includes residential mortgage loans, home equity lines of credit, home equity loans, and other consumer loans.

## Average Consumer Outstanding Balance Comment

The Company 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.

Average Commercial Outstanding Balance (Thousands\$) 2,943,578

## Average Commercial Outstanding Balance Key

Includes commercial and industrial loans, loans secured by commercial real estate and loans for commercial and residential construction and land development.

## Average Commercial Outstanding Balance Comment

See General Market comments below.

Total Outstanding Balance (Thousands \$) 3,180,384

## Total Outstanding Balance Key

## Total Outstanding Balance Comment

## General Market Commentary

The Company continues to actively originate new loans and develop new customer relationships. During September 2009, total loan production was approximately \$58 million, with \$33 million representing actual loan fundings and a resulting increase in loan balances outstanding and the remaining \$25 million representing unfunded or unused loan commitments. Year-to-date, total loan production was approximately

\$880 million, with \$506 million representing actual loan fundings, and the remaining \$374 million represent unfunded or unused loan commitments. 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. These portfolio management activities have offset the impact on the Company's loan balances from the new origination activity.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tennessee Commerce Bancorp, Inc.

Person to be contacted regarding this report:

Frank Perez

UST Sequence Number:

101

City:

Franklin

State:

Tennessee

RSSD:

2916169

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

84,888

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,080,157

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,165,045

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tennessee Valley Financial Holdings, Inc.

Person to be contacted regarding this report:

Ken Scarbro

UST Sequence Number: 350

City: Oak Ridge

State: Tennessee

RSSD: 3082454

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 51,878

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 78,292

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 130,170

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Texas National Bancorporation

Person to be contacted regarding this report:

Chan Campsey

UST Sequence Number: 376

City: Jacksonville

State: Texas

RSSD: 2176471

(for Bank Holding Companies)

Holding Company Docket Number: not applicable

(for Thrift Holding Companies)

FDIC Certificate Number: 26181

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 13,196

Average Consumer Outstanding Balance Key

Mon Avg 1350+1352

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 174,232

Average Commercial Outstanding Balance Key

Avg Net Tot Loans less a. above

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 187,428

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Severn Bancorp, Inc. (Severn Savings Bank, FSB)

Person to be contacted regarding this report:

Thomas G. Bevivino

UST Sequence Number:

71

City:

Annapolis

State:

Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H1799

(for Thrift Holding Companies)

FDIC Certificate Number:

32367

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

668,299

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loans include all loans with residential property as collateral, loans to individuals with other non-commercial collateral, and all unsecured loans to individuals

Average Commercial Outstanding Balance (Thousands\$)

295,035

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial loans include all loans with commercial property or other business assets as collateral, and unsecured loans to corporations, partnerships, sole proprietorships, and other business enterprises

Total Outstanding Balance (Thousands \$)

963,334

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Bancorp, Inc.

Person to be contacted regarding this report:

Martin Egan

UST Sequence Number:

149

City:

Wilmington

State:

Delaware

RSSD:

2858951

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

239,142

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,232,764

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,471,906

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Bank of Currituck

## Person to be contacted regarding this report:

Eric M. Hemmings, EVP & CFO / Cashier

UST Sequence Number: 643

City: Moyock

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 2039

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 75,378

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 55,743

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 131,121

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Bank of Kentucky Financial Corporation

## Person to be contacted regarding this report:

Martin J. Gerrety EVP & CFO

UST Sequence Number:	362
City:	Crestview Hills
State:	Kentucky
RSSD:	2291624
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	33022
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 221,949

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 852,683

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,074,632

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Baraboo National Bank

Person to be contacted regarding this report:

Jeff Blada

UST Sequence Number: 443

City: Baraboo

State: Wisconsin

RSSD: 1209248

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 187,645

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 478,060

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 665,705

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Connecticut Bank and Trust Company

Person to be contacted regarding this report:

Anson C. Hall

UST Sequence Number: 163

City: Hartford

State: Conneticut

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57690

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 9,727

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

New Loans 1.7 million

Average Commercial Outstanding Balance (Thousands\$) 180,423

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

New Loans 3.4 Million

Total Outstanding Balance (Thousands \$) 190,150

Total Outstanding Balance Key

Total Outstanding Balance Comment

New Loans 5.1 Million

General Market Commentary

Local market conditions remain relatively stable. nearly all measures of volumes (home sales, Retail, employment) remain low, but holding.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Elmira Savings Bank, FSB

## Person to be contacted regarding this report:

Jason Sanford, CFO (607) 737-8814

UST Sequence Number: 293

City: Elmira

State: New York

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16001

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 315,918

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

For September 2009, included in the Consumer Loans total are outstanding balances of loans originated by us, then sold (while we retain the servicing responsibilities for the loans): \$105,558 to FHLMC, \$2,390 to SONYMA, and \$6,345 to another upstate NY bank

Average Commercial Outstanding Balance (Thousands\$) 115,171

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 431,089

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The First, N.A.

Person to be contacted regarding this report:

Deborah Wallace

UST Sequence Number: 186

City: Damariscotta

State: Maine

RSSD: 1133932

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4256

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 485,976

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 495,584

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 981,560

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

THE FIRST BANCSHARES, INC.

Person to be contacted regarding this report:

DEE DEE LOWERY

UST Sequence Number:

511

City:

HATTIESBURG

State:

Mississippi

RSSD:

2385493

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34217

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

109,378

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

NET OF UNEARNED AND LOANS HELD FOR SALE

Average Commercial Outstanding Balance (Thousands\$)

212,427

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

321,805

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

The Freeport State Bank

Person to be contacted regarding this report:

Curt R. Clark, Sr. Vice President

UST Sequence Number: 470  
City: Harper  
State: Kansas  
RSSD:  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number: 180670  
(for Depository Institutions)

Loan Activity For: Sep, 2010

Average Consumer Outstanding Balance (Thousands \$) 2,639

Average Consumer Outstanding Balance Key

Includes consumer purpose loans and residential real estate loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 7,681

Average Commercial Outstanding Balance Key

Includes commercial and farm loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 10,320

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Landrum Company / Landmark Bank

Person to be contacted regarding this report:

Lisa Evans

UST Sequence Number: 896

City: Columbia

State: Missouri

RSSD: 1054514

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4537

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 372,756

### Average Consumer Outstanding Balance Key

Includes one to four family owner occupied home, personal, student, credit lines, leases, overdrafts, and personal loans in process. This is gross of any allowance for loan losses.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 733,466

### Average Commercial Outstanding Balance Key

Includes commercial, agricultural, construction and development, state and political, one to four family non-owner occupied homes and commercial loans in process. This is gross of any allowance for loan losses.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,106,222

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Signature Bancshares, Inc. (Signature Bank  
Dallas, Texas )

Person to be contacted regarding this report:

Larry W. Webb

UST Sequence Number: 1148

City: Dallas, Texas 75248

State: Texas

RSSD: 2292975

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3148

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 18,264

Average Consumer Outstanding Balance Key

All general consumer loans and 1-4 family 1st and 2nd lien loans.

Average Consumer Outstanding Balance Comment

Loans decreased slightly as borrowers continue to repay loans. New loan program for 2nd lien mortgages began at the end of the month.

Average Commercial Outstanding Balance (Thousands\$) 45,452

Average Commercial Outstanding Balance Key

C & I loans, C & D loans, CRE loans, Owner -Occupied R/E loans, and 1-4 Family SFR Rental loans.

Average Commercial Outstanding Balance Comment

Decrease due to SFR construction pay offs.

Total Outstanding Balance (Thousands \$) 63,716

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

the little bank

## Person to be contacted regarding this report:

Doyle M. Thigpen

UST Sequence Number: 150

City: Kinston

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34934

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 51,614

Average Consumer Outstanding Balance Key

mortgages, helocs, consumer

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 181,651

Average Commercial Outstanding Balance Key

comm real estate, C&I

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 233,265

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

THE PRIVATE BANK OF CALIFORNIA

Person to be contacted regarding this report:

JOYCE N. KANEDA, EVP & CFO 310.728.1948

UST Sequence Number: 500

City: LOS ANGELES

State: California

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 58099

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 52,639

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 126,753

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 179,392

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

(All amounts in thousands and average balances)

Also, The Private Bank of California has "lent" via investments in government-sponsored agency securities totaling \$65,390 (\$27,448 in Fannie Mae, Freddie Mac and FHLB debt securities plus \$37,942 in Fannie Mae and Freddie Mac mortgage-backed securities), an increase of \$2,347 from August 2009.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Victory Bank; The Victory Bancorp Inc  
approved September 8, 2009

## Person to be contacted regarding this report:

Robert Schultz

UST Sequence Number: 874

City: Limerick

State: Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58615

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 11,959

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 27,859

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 39,818

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tidelands Bancshares

Person to be contacted regarding this report:

Devon Brown

UST Sequence Number: 246

City: Mount Pleasant

State: South Carolina

RSSD: 3185476

(for Bank Holding Companies)

Holding Company Docket Number: na

(for Thrift Holding Companies)

FDIC Certificate Number: 57594

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 110,055

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 367,996

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 478,051

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tifton Banking Company

## Person to be contacted regarding this report:

Chris A. Carter

UST Sequence Number: 824

City: Tifton

State: Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 18,384

Average Consumer Outstanding Balance Key

729 West 2nd Street

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 119,426

Average Commercial Outstanding Balance Key

729 West 2nd Street

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 137,810

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Timberland Bancorp, Inc.

Person to be contacted regarding this report:

Marci Basich, Treasurer

UST Sequence Number:	365
City:	Hoquiam
State:	Washington
RSSD:	2621548
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	28453
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 187,223

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 378,702

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 565,925

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Titonka Bancshares, Inc. (Titonka Savings Bank)

## Person to be contacted regarding this report:

Aaron Boyken

UST Sequence Number: 906

City: Titonka

State: Iowa

RSSD: 1209837

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 17302

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 15,692

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 44,647

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 60,339

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TODD BANCSHARES, INC. / UNITED SOUTHERN BANK

## Person to be contacted regarding this report:

JEFF FRITTS

UST Sequence Number:

582

City:

HOPKINSVILLE

State:

Kentucky

RSSD:

1140574

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

9312

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

62,467

### Average Consumer Outstanding Balance Key

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)

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

104,764

### Average Commercial Outstanding Balance Key

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)

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

167,231

### Total Outstanding Balance Key

Total of Consumer Loans Averages and Commercial Loan Averages. (Consumer Averages and Commercial Averages DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TowneBank

## Person to be contacted regarding this report:

Cindy Daluisio

UST Sequence Number: 153

City: Suffolk

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35095

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 527,787

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,963,180

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,490,967

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Treaty Oak Bancorp, Inc.

## Person to be contacted regarding this report:

Coralie Pledger

UST Sequence Number: 555

City: Austin

State: Texas

RSSD: 3228579

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 22512

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 28,256

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 87,201

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Only slight increase from Aug due to loan pay-offs, softening loan demand in our local markets, and guidance from the FDIC to reduce our CRE concentrations.

Total Outstanding Balance (Thousands \$) 115,457

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Sonoma Valley Bank (Sonoma Valley Bancorp)

## Person to be contacted regarding this report:

Kelly K. Bruns

UST Sequence Number:	425
City:	Sonoma
State:	California
RSSD:	2925394
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	27259
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 63,685

### Average Consumer Outstanding Balance Key

Includes current balances of 1-4 family 1st deeds, 1-4 family junior deeds, 1-4 family revolving lines, , and all other consumer loans. FDIC codes were used to categorize loan types. Excludes past due (90 days +) and non-accrual loans.

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 215,517

### Average Commercial Outstanding Balance Key

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 (90 + days) and non-accrual loans.

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 279,202

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tri-County Financial Corporation

## Person to be contacted regarding this report:

William Pasenelli

UST Sequence Number:

75

City:

Waldorf

State:

Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

30903

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

139,065

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

451,978

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

591,043

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Tri-State Bank of Memphis

**Person to be contacted regarding this report:**

Joyce A. McGhee

UST Sequence Number: 610

City: Memphis

State: Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16511

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 19,289

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 68,115

Average Commercial Outstanding Balance Key

Includes church loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 87,404

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TriState Capital Holdings, Inc.

## Person to be contacted regarding this report:

Stacy N. Krempasky

UST Sequence Number: 696

City: Pittsburgh

State: Pennsylvania

RSSD: 3475074

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 97,345

### Average Consumer Outstanding Balance Key

Includes HELOC's, home equity loans, 1-4 family residential mortgages and other consumer loans.

### Average Consumer Outstanding Balance Comment

This amount reflects the daily average for the month including net deferred costs.

Average Commercial Outstanding Balance (Thousands\$) 1,114,242

### Average Commercial Outstanding Balance Key

Includes commercial and industrial and commercial real estate line's of credit and term loans.

### Average Commercial Outstanding Balance Comment

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.

Total Outstanding Balance (Thousands \$) 1,211,587

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TriSummit Bank

Person to be contacted regarding this report:

George Schneider

UST Sequence Number: 933

City: Kingsport

State: Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 35,480

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 61,607

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 97,087

Total Outstanding Balance Key

Total average loans before the allowance for loan losses

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Triad Bancorp, Inc

Person to be contacted regarding this report:

Stacey Tate

UST Sequence Number: 854

City: Frotenac

State: Missouri

RSSD: 3722376

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 6,812

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 122,151

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 128,963

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Trinity Capital Corporation

Person to be contacted regarding this report:

Daniel R. Bartholomew

UST Sequence Number: 700

City: Los Alamos

State: New Mexico

RSSD: 1056161

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 18799

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 518,480

Average Consumer Outstanding Balance Key

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.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 709,865

Average Commercial Outstanding Balance Key

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 loans held for sale.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,228,345

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Trustmark Corporation

Person to be contacted regarding this report:

Buddy Wood, EVP, Chief Risk Officer

UST Sequence Number: 77

City: Jackson

State: Mississippi

RSSD: 1079562

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,461,699

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 4,172,326

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 6,634,025

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Two Rivers Financial Group, Inc.

Person to be contacted regarding this report:

Jeff Brotherson

UST Sequence Number: 1236

City: Burlington

State: Iowa

RSSD: 1947102

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 89,804

Average Consumer Outstanding Balance Key

Consumer and Consumer Real Estate loans included

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 320,706

Average Commercial Outstanding Balance Key

Commercial, Commercial Real Estate and Agricultural loans included

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 410,510

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

UBT Bancshares, Inc.

Person to be contacted regarding this report:

Leonard R. Wolfe, President

UST Sequence Number:

502

City:

Marysville

State:

Kansas

RSSD:

3219577

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

17477

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

40,591

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

268,586

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

309,177

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

UCBH HOLDINGS, INC.

Person to be contacted regarding this report:

HOWARD CHEN

UST Sequence Number:

3

City:

San Francisco

State:

California

RSSD:

269814

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

32469

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

746,397

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

7,202,304

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

7,948,701

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Sound Banking Company (DBA Sound Bank)

## Person to be contacted regarding this report:

Allen Nelson, CFO 919-616-2067

UST Sequence Number: 144

City: Morehead City

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57095

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 37,512

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 60,531

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 98,043

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Sound Bank made \$1,135,000 in new loans during September. Loan payoffs and paydowns during September were over \$4 million.



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

U. S. Century Bank

Person to be contacted regarding this report:

David McCombie, Jr.

UST Sequence Number: 782

City: Miami

State: Florida

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57369

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 99,972

### Average Consumer Outstanding Balance Key

Includes 1-4 family mortgage, consumer construction loans , home equity lines of credit, other consumer loans and all overdrafts

### Average Consumer Outstanding Balance Comment

decrease from August due to home equity lines of credit

Average Commercial Outstanding Balance (Thousands\$) 1,514,302

### Average Commercial Outstanding Balance Key

Includes commercial, commercial real estate, municipal, loans to foreign banks and other

### Average Commercial Outstanding Balance Comment

increase over August due to commercial real estate loans and loans to foreign banks

Total Outstanding Balance (Thousands \$) 1,614,274

### Total Outstanding Balance Key

Reported gross including unearned fees

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

US Metro Bank

## Person to be contacted regarding this report:

Eunice Lim, EVP / Chief Credit Officer

UST Sequence Number: 499

City: Garden Grove

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58310

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 134

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 94,395

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 94,529

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Umpqua Holdings Corporation

Person to be contacted regarding this report:

Daniel Groom, VP/Assistant Controller

UST Sequence Number: 14

City: Portland

State: Oregon

RSSD: 2747644

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 523,508

Average Consumer Outstanding Balance Key

Residential Real Estate: Mortgage, Construction Consumer: Home Equity Loan, Home Equity Line of Credit, Lines of Credit, Other (e.g. auto)

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 5,617,218

Average Commercial Outstanding Balance Key

Commercial Real Estate: Residential Development, Construction, Term, Multi-Family, Agriculture  
Commerical: 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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 6,140,726

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Union Bank & Trust Company

Person to be contacted regarding this report:

June Manning

UST Sequence Number: 1150

City: Oxford

State: North Carolina

RSSD: 3429059

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58245

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 35,796

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 99,651

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 135,447

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Union Bankshares Corporation

Person to be contacted regarding this report:

D. Anthony Peay

UST Sequence Number:	238
City:	Bowling Green
State:	Virginia
RSSD:	1971693
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 595,817

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,274,967

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,870,784

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

United American Bank

## Person to be contacted regarding this report:

Gerry Brown, CFO. (650.579.1560)

UST Sequence Number: 664

City: San Mateo

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57447

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 31,053

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 254,519

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 285,572

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

UNITED BANCORP INC

Person to be contacted regarding this report:

Randal Rabe

UST Sequence Number: 448

City: TECUMSEH

State: Michigan

RSSD: 1135516

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 221,080

Average Consumer Outstanding Balance Key

Installment, home equity, personal lines of credit, residential mortgages , including loans held for sale

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 465,245

Average Commercial Outstanding Balance Key

Includes tax-exempt loans to governmental units

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 686,325

Total Outstanding Balance Key

Includes loans held for sale

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

United Bank Corporation

Person to be contacted regarding this report:

Thomas L. Redding

UST Sequence Number:	1111
City:	Barnesville
State:	Georgia
RSSD:	10827777
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 132,840

Average Consumer Outstanding Balance Key

Average loans for the subsidiary Bank and not the Bank Holding Company

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 399,551

Average Commercial Outstanding Balance Key

Average loans for the subsidiary Bank and not the Bank Holding Company

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 532,391

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

United Community Banks, Inc.

**Person to be contacted regarding this report:**

Sonya Luna

UST Sequence Number:

59

City:

Blairsville

State:

Georgia

RSSD:

1249347

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,392,280

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

4,108,016

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

5,500,296

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

United Financial Banking Companies, Inc.

## Person to be contacted regarding this report:

Lisa Porter - CFO - (703) 938-0535 x227

UST Sequence Number: 426

City: Vienna

State: Virginia

RSSD: 1075788

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23567

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 20,745

Average Consumer Outstanding Balance Key

Mortgage, Installment & Home Equity

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 178,060

Average Commercial Outstanding Balance Key

Commercial & Construction

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 198,805

Total Outstanding Balance Key

Total Outstanding Balance Comment

These amounts do not include Unearned Income, Real Estate Owned or Loan Loss Allowance, and are reduced by participated amounts.

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SouthCrest Financial Group, Inc. (Bank of  
Upson)

Person to be contacted regarding this report:

Doug Hertha

UST Sequence Number: 1210

City: Fayetteville

State: Georgia

RSSD: 2497202

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 17041

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 166,893

Average Consumer Outstanding Balance Key

Incl. 1-4 family residential, home equity loc, credit card, consumer loans, and overdrafts.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 221,988

Average Commercial Outstanding Balance Key

Incl. commercial, nonresidential Real Estate, multifamily and agricultural loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 388,881

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Unity Bancorp

**Person to be contacted regarding this report:**

Alan Bedner

UST Sequence Number: 154

City: Clinton

State: New Jersey

RSSD: 2181426

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 33503

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 185,958

Average Consumer Outstanding Balance Key

Residential and Home Equity

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 472,826

Average Commercial Outstanding Balance Key

Commercial, 504, SBA 7(a)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 658,784

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Universal Bancorp (Bloomfield State Bank)

Person to be contacted regarding this report:

William B McNeely

UST Sequence Number: 1197

City: Bloomfield

State: Indiana

RSSD: 1097511

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 15714

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 67,687

Average Consumer Outstanding Balance Key

Installment,1-4 Family Residential, Home Equity & other consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 265,641

Average Commercial Outstanding Balance Key

All commercial, agricultural & commercial real estate loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 333,328

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

University Financial Corp., Franklin National Bank (subsidiary), Park Midway Bank, N.A. (subsidiary), University National Bank (subsidiary)

## Person to be contacted regarding this report:

Nikki Foster, 651-259-2221,  
nikki.foster@sunrisebanks.com

UST Sequence Number: 1267

City: Saint Paul

State: Minnesota

RSSD: 1139103

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 0

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 393,914

### Average Consumer Outstanding Balance Key

The reported loans reflect loans made by subsidiaries and not the holding company. The figures reflect the September 2009 average balances for commercial real estate, commercial real estate construction/land development, commercial 1-4 family residential real estate mortgages, multi-family 5+ unit real estate, small business, and commercial & industrial loans.

### Average Consumer Outstanding Balance Comment

Does not include non-accrual assets.  
This figure is net of participations. It is also net of loans in process.

Average Commercial Outstanding Balance (Thousands\$) 27,347

### Average Commercial Outstanding Balance Key

The reported loans reflect loans made by subsidiaries, not the holding company. Includes home equity lines of credit, 1-4 family residential mortgages, and other consumer loans (auto, personal, etc.). This line item also includes overdraft loans. The figure reflects average loan balances for September 2009.

### Average Commercial Outstanding Balance Comment

Does not include non-accrual assets. This figure is net of participations. It is also net of loans in process.

Total Outstanding Balance (Thousands \$) 421,261

### Total Outstanding Balance Key

\$\$ are reported in thousands.

### Total Outstanding Balance Comment

## General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Uwharrie Capital Corp

Person to be contacted regarding this report:

David Beaver

UST Sequence Number:	129
City:	Albemarle
State:	North Carolina
RSSD:	2082532
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 149,122

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 202,186

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 351,308

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

VALLEY Commerce Bancorp (VALLEY BUSINESS BANK)

## Person to be contacted regarding this report:

IRENE SAMANO 559-636-0216 EXT. 1125  
KAREN DRESSEL 559-636-0216 EXT. 1142

UST Sequence Number:	333
City:	VISALIA
State:	California
RSSD:	3139424
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34156
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 15,704

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 232,418

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 248,122

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

VALLEY COMMUNITY BANK

Person to be contacted regarding this report:

GREG J HICKEL

UST Sequence Number:

0

City:

PLEASANTON

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34689

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

20,187

Average Consumer Outstanding Balance Key

Includes residential mortgages, home equity, and other consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

129,455

Average Commercial Outstanding Balance Key

Includes C&I, SBA and CRE

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

149,642

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Valley Bank

## Person to be contacted regarding this report:

Jerry Bradley

UST Sequence Number: 169

City: Roanoke

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34019

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 136,513

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 443,605

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 580,118

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Village Bank, a wholly owned subsidiary of  
Village Bank and Trust Financial Corp

## Person to be contacted regarding this report:

Dennis Falk, 804 419 1231

UST Sequence Number:

1137

City:

Midlothian

State:

Virginia

RSSD:

3251027

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35111

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

139,697

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

373,885

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

513,582

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Richmond MSA remains soft to a large extent due to the loss of jobs in '09 and continued consumer uncertainty. Real estate development/construction and related industries remain financially stressed to a significant degree. That is particularly so with respect to residential lots.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Virginia Commerce Bancorp, Inc.

Person to be contacted regarding this report:

William K. Beauchesne

UST Sequence Number:

221

City:

Arlington

State:

Virginia

RSSD:

2856377

(for Bank Holding Companies)

Holding Company Docket Number:

N/A

(for Thrift Holding Companies)

FDIC Certificate Number:

27249

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

409,140

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,835,953

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,245,093

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

1. For the month ended September 2009, the Company funded \$19.9 million in new loan dollars on \$44.6 million in new loans and commitments.
2. The Company also originated \$6.1 million in single family mortgage loans for sale in the secondary market in September 2009 which is not reflected in the above numbers.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Virginia Company Bank

Person to be contacted regarding this report:

sheryl.moses@vacompanybank.com

UST Sequence Number:	1231
City:	Newport News VA
State:	Virginia
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58147
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 29,660

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 58,096

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 87,756

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

BankFirst Capital Corporation

Person to be contacted regarding this report:

Mary Ann Gray

UST Sequence Number:	461
City:	Macon
State:	Mississippi
RSSD:	1247455
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 147,379

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 378,148

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 525,527

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Brotherhood Bancshares

Person to be contacted regarding this report:

Mike Johnson

UST Sequence Number: 776

City: Kansas City

State: Kansas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 53,101

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 254,307

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 307,408

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Heritage Bankshares, Inc.

**Person to be contacted regarding this report:**

John Guthrie

UST Sequence Number: 642

City: Norfolk

State: Virginia

RSSD: 911825

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 22411

(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 45,356

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 130,626

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 175,982

Total Outstanding Balance Key

gross of loans in process, unearned income and loan loss allowance

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HomeTown Bankshares Corporation (Parent of  
HomeTown Bank)

## Person to be contacted regarding this report:

Charles W. Maness, Jr. CFO

UST Sequence Number:

931

City:

Roanoke

State:

Virginia

RSSD:

3848342

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58163

(for Depository Institutions)

Loan Activity For:

Aug, 2009

Average Consumer Outstanding Balance (Thousands \$)

37,895

Average Consumer Outstanding Balance Key

Personal, family, household and residential mtg & equity lines

Average Consumer Outstanding Balance Comment

Total excludes loans in process.

Average Commercial Outstanding Balance (Thousands\$)

204,885

Average Commercial Outstanding Balance Key

Commercial & industrial secured and unsecured

Average Commercial Outstanding Balance Comment

Total excludes loans in process.

Total Outstanding Balance (Thousands \$)

242,780

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Consumer loan demand is weak and has been so for the better part of the year. Commercial loan demand was relatively strong in our market until approximately 3 to 4 months ago. Since then we have experienced a decline in commercial loan demand.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

IA Bancorp, Inc and Subsidiary Indus American Bank

## Person to be contacted regarding this report:

Keith Van Saders

UST Sequence Number:

881

City:

Iselin

State:

New Jersey

RSSD:

3370012

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57983

(for Depository Institutions)

Loan Activity For:

Aug, 2009

Average Consumer Outstanding Balance (Thousands \$)

17,092

Average Consumer Outstanding Balance Key

Residential Mtg, HELOC, Inst.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

94,232

Average Commercial Outstanding Balance Key

Commercial Loan & Comm.Mtg.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

111,324

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mountain Valley Bancshares Inc & Mountain Valley Community Bank

## Person to be contacted regarding this report:

Marc Greene

UST Sequence Number:	1293
City:	Cleveland
State:	Georgia
RSSD:	3353800
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57711
(for Depository Institutions)	

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 16,901

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 87,930

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 104,831

Total Outstanding Balance Key

loans made by subsidiary & not holding company

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alliant Bank (Holding Company: NEMO Bancshares)

## Person to be contacted regarding this report:

Jonna Lovenduski

UST Sequence Number: 1250

City: Madison

State: Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 1946

(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 41,969

### Average Consumer Outstanding Balance Key

Real Estate (Construction, Land, Development, Other Land, Secured by Farm Land, 1-4 Family, Multi-Family), Other Revolving Credit, Credit Reserve, Installment Loans, Loans for Securities, Overdrafts, Courtesy Coverage, Loan Control

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 28,801

### Average Commercial Outstanding Balance Key

Commercial - Nonfarm, Nonresidential Real Estate, Agriculture Production, Other Loans to Farmers, Commercial and Industrial Loans, All Other Loans (Excluding Consumer)

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 70,770

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



NAME OF INSTITUTION  
(Including Holding Company Where Applicable)

PFSB BANCORPORATION, INC

Person to be contacted regarding this report:

NORMA J. SLETTELAND

UST Sequence Number:	1335
City:	PIGEON FALLS
State:	Wisconsin
RSSD:	13030
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	13030
(for Depository Institutions)	

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 9,244

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 33,741

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 42,985

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pathfinder Bancorp, Inc.

## Person to be contacted regarding this report:

James A. Dowd, SVP, CFO

UST Sequence Number: 1304

City: Oswego

State: New York

RSSD: 2596776

(for Bank Holding Companies)

Holding Company Docket Number: 3708

(for Thrift Holding Companies)

FDIC Certificate Number: 15977

(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 161,256

### Average Consumer Outstanding Balance Key

1-4 Family Mtg., HE LOC, Other Consumer Loans

### Average Consumer Outstanding Balance Comment

Based on internal and external reporting classifications.

Average Commercial Outstanding Balance (Thousands\$) 89,931

### Average Commercial Outstanding Balance Key

Real Estate, Municipal Loans, Participation Loans, Other Commercial

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 251,187

### Total Outstanding Balance Key

End of Month Balances

### Total Outstanding Balance Comment

All loans are net of deferred fees and costs

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Southern Heritage Bank (Southern Heritage Bancshares, Inc.)

## Person to be contacted regarding this report:

Carol Killen -Senior Vice President

UST Sequence Number:	1115
City:	Cleveland
State:	Tennessee
RSSD:	2798897
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	35093
(for Depository Institutions)	

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 26,742

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 169,313

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 196,055

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

State Bank of Bartley

Person to be contacted regarding this report:

Kipp L. Kester

UST Sequence Number: 944

City: Bartley

State: Nebraska

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N.A.

(for Thrift Holding Companies)

FDIC Certificate Number: 8321

(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 769

Average Consumer Outstanding Balance Key

Personal Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 36,273

Average Commercial Outstanding Balance Key

All Non Personal Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 37,042

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Bank is experiencing strong loan demand.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Steele Street Bank & Trust

**Person to be contacted regarding this report:**

Frank J Babnik 303-877-6046

UST Sequence Number: 1316  
City: Denver  
State: Colorado  
RSSD:  
(for Bank Holding Companies)  
Holding Company Docket Number:  
(for Thrift Holding Companies)  
FDIC Certificate Number: 57575  
(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 4,714

Average Consumer Outstanding Balance Key

Consumer

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 27,552

Average Commercial Outstanding Balance Key

Commercial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 32,266

Total Outstanding Balance Key

Total

Total Outstanding Balance Comment

General Market Commentary

We did not receive the CPP funds until September 25, 2009

RESUBMISSION

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bancshares of Mississippi, Inc.

Person to be contacted regarding this report:

Timothy P Gray

UST Sequence Number:	956
City:	Brandon
State:	Mississippi
RSSD:	1080595
(for Bank Holding Companies)	
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	
FDIC Certificate Number:	0
(for Depository Institutions)	

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 645,070

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,058,001

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,703,071

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

VIST Financial Corp

Person to be contacted regarding this report:

Diane B Focht

UST Sequence Number: 155

City: Wyomissing

State: Pennsylvania

RSSD: 1136139

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 7748

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 184,601

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 720,316

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 904,917

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Vision Bank-Texas

## Person to be contacted regarding this report:

Ty Maxfield

UST Sequence Number:

732

City:

Richardson

State:

Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58447

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,398

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

50,144

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

51,542

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

WSFS Financial Corporation

Person to be contacted regarding this report:

Becky McMenemy

UST Sequence Number: 514

City: Wilmington

State: Delaware

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H-1232

(for Thrift Holding Companies)

FDIC Certificate Number: 17838

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 700,193

## Average Consumer Outstanding Balance Key

Includes all residential mortgage, consumer (home equity loans, lines, auto, etc.), and residential construction loans to individuals for personal use.

## Average Consumer Outstanding Balance Comment

In addition, during September WSFS originated \$6.3 million of residential mortgage loans (37 loans) and \$17.5 million of reverse mortgage loans (58 loans) all of which were subsequently sold and therefore not included in the balances reported. Also, WSFS sold \$15.6 million of residential loans (175 loans) that were originated in prior periods. Also, WSFS has modified and restructured 38 mortgage and real-estate secured consumer loans totaling \$8.6 million as of September 30, 2009.

Average Commercial Outstanding Balance (Thousands\$) 1,865,162

## Average Commercial Outstanding Balance Key

Includes all commercial and industrial, commercial real estate, and construction land development (excluding the residential construction loans highlighted in the consumer section).

## Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,565,355

## Total Outstanding Balance Key

## Total Outstanding Balance Comment

## General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

W.T.B. Financial Corporation

## Person to be contacted regarding this report:

Larry Sorensen, SVP & CFO

UST Sequence Number:

513

City:

Spokane

State:

Washington

RSSD:

1029464

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

734,531

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

2,438,553

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

3,173,084

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Wainwright Bank & Trust Company

Person to be contacted regarding this report:

Jan A. Miller, President & CEO

UST Sequence Number: 156

City: Boston

State: Massachusetts

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27009

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 423,115

### Average Consumer Outstanding Balance Key

Includes Residential Fixed Rate and Adjustable Rate Mortgages, Home Equity Loans and Lines of Credit. Does not include loans sold on the secondary market.

### Average Consumer Outstanding Balance Comment

In September we closed 43 new mortgages for \$11.1 million of which 2 loans for \$.6 million were sold on the secondary market. The pipeline remains strong with 117 loans for \$34.2 million in process.

Average Commercial Outstanding Balance (Thousands\$) 416,513

### Average Commercial Outstanding Balance Key

Includes Commercial and Industrial, Commercial Real Estate, Construction and Development, Multi Family and QZAB Loans.

### Average Commercial Outstanding Balance Comment

In September we closed 3 commercial loans for \$6.1 million. An additional 7 loans for \$16.9 million have been approved and are in-process.

Total Outstanding Balance (Thousands \$) 839,628

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

The residential market remains fairly strong. September continued the YTD trend of 42% purchase money and 50% refinancing. Commercial C & I demand remains sluggish due to the overall economy. The construction & development portfolio continues to show net payoffs.



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Washington Banking Company

Person to be contacted regarding this report:

Rick Shields

UST Sequence Number: 157

City: Oak Harbor

State: Washington

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 363,433

Average Consumer Outstanding Balance Key

1-4 Family Residential Mortgage, Construction and Land Development, Home Equity and Installment Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 454,261

Average Commercial Outstanding Balance Key

Commercial Real Estate Loans and Commercial Lines of Credit

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 817,694

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

WashingtonFirst Bank

## Person to be contacted regarding this report:

E. Leroy Morris

UST Sequence Number: 554

City: Reson

State: Virginia

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 57696

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 33,076

### Average Consumer Outstanding Balance Key

Res. RE loans, HELOC and consumer loans.

### Average Consumer Outstanding Balance Comment

Decrease of \$483K for the month.

Average Commercial Outstanding Balance (Thousands\$) 231,021

### Average Commercial Outstanding Balance Key

C&I, AD&C and CRE loans.

### Average Commercial Outstanding Balance Comment

Overall increase in all categories.

Total Outstanding Balance (Thousands \$) 264,097

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Waukesha Bankshares, Inc. / Sunset Bank & Savings

Person to be contacted regarding this report:

John Udvare (johnu@sunsetbank.net)

UST Sequence Number: 1169

City: Waukesha

State: Wisconsin

RSSD: 2756776

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35043

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 59,038

### Average Consumer Outstanding Balance Key

Includes 1-4 family, multi-family, home-equity lines of credit and other consumer loans (auto, personal) and loans held for sale from the subsidiary bank of holding company

### Average Consumer Outstanding Balance Comment

Slight increase in FHA Mortgage Activity Available for Sale

Average Commercial Outstanding Balance (Thousands\$) 43,244

### Average Commercial Outstanding Balance Key

Includes all commercial and industrial loans, commercial real estate and A/R loans

### Average Commercial Outstanding Balance Comment

decline due to \$3.5M in Commercial Loan Chargeoffs during month

Total Outstanding Balance (Thousands \$) 102,282

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

Currently no CPP funds have been down streamed to the subsidiary bank.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Webster Financial

Person to be contacted regarding this report:

Bruce Wandelmaier

UST Sequence Number: 50

City: Waterbury

State: Connecticut

RSSD: 1145476

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 18221

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 5,932,231

Average Consumer Outstanding Balance Key

Residential, Home Equity Loans and Lines and Other Consumer

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 5,440,118

Average Commercial Outstanding Balance Key

Commercial Real Estate, C&I, Asset Based Lending, Equipment Finance

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 11,372,349

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

West Bank (West Bancorporation, Inc.)

Person to be contacted regarding this report:

Douglas R. Gulling

UST Sequence Number: 270

City: West Des Moines

State: Iowa

RSSD: 139740

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 15614

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 117,672

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 972,503

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,090,175

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

EXCHANGE BANK

Person to be contacted regarding this report:

ED GOMEZ, SVP CREDIT ADMINISTRATION

UST Sequence Number: 177

City: Santa Rosa

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 8468

(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 225,293

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Slight net increase due to increase in mortgage lending driven by low mortgage rates and declining home values.

Average Commercial Outstanding Balance (Thousands\$) 918,783

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Slight net increase due to lease financing. The overall trend and expectation is for continued negative growth through the remainder of 2009.

Total Outstanding Balance (Thousands \$) 1,144,076

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Westamerica Bancorporation

**Person to be contacted regarding this report:**

Nancy Swenson, (707) 863-6040

UST Sequence Number:	320
City:	Fairfield
State:	California
RSSD:	1025541
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	3430
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 1,041,097

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

New Originations Sept. 780 loans, \$17,960 (in thousands)

Average Commercial Outstanding Balance (Thousands\$) 2,175,409

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

New Originations Sept. 40 loans, \$6,903 (in thousands)

Total Outstanding Balance (Thousands \$) 3,216,506

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Western Alliance Bancorporation

Person to be contacted regarding this report:

Dale Gibbons - CFO

UST Sequence Number: 44

City: Las Vegas

State: Nevada

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 675,595

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 3,337,493

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,013,088

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Western Community Bancshares

Person to be contacted regarding this report:

Haddon Libby

UST Sequence Number: 280

City: Park City

State: Utah

RSSD: 4233

(for Bank Holding Companies)

Holding Company Docket Number: H4233

(for Thrift Holding Companies)

FDIC Certificate Number: 14979

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 142,722

Average Consumer Outstanding Balance Key

1-4 residential, SBA, consumer

Average Consumer Outstanding Balance Comment

Stabilization appears to be underway as it relates to lower priced properties. Higher-end properties continue to see limited purchase activity. We expect this to improve marginally in the 4Q09 and 1Q10 as winter residents return.

Average Commercial Outstanding Balance (Thousands\$) 116,828

Average Commercial Outstanding Balance Key

Commercial, lot loans

Average Commercial Outstanding Balance Comment

Lending in this segment continues to be difficult due to limited bankable opportunities .

Total Outstanding Balance (Thousands \$) 259,550

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

We have seen strengthening home sales at the lower end of the market. Higher-end property sales remain subdued. Canadian are showing greater interest in the Coachella Valley. The Utah market continues to outperform the Coachella Valley with the exception being in tract developments, an area that we did not participate, which shows very thin demand. While overdraft levels remain lower than we would expect, garnishments, levies, writs, subpoenas and payee NSF's/uncollected funds are at the highest levels that we have ever seen. Unemployment in the Coachella Valley remains among the highest regions of the United States while Utah unemployment is at elevated levels but below the national average. Our client based

continues to outperform the market due to an emphasis on an older clientele and concentration of clients in the less affected Indian Wells and Palm Desert markets.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Midwest Bank of Western Illinois

Person to be contacted regarding this report:

Christopher J. Gavin

UST Sequence Number:

6

City:

Monmouth

State:

Illinois

RSSD:

3356632

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

3711

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

72,535

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

171,033

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

243,568

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Loan demand continues to slow down and delinquencies are rising.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Western Reserve Bancorp, Inc. (and bank subsidiary, Western Reserve Bank)

## Person to be contacted regarding this report:

Cynthia A. Mahl

UST Sequence Number: 949

City: Medina

State: Ohio

RSSD: 2730459

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34894

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 17,677

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 140,794

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 158,471

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

White River Bancshares Company (UST  
Sequence Number 660)

## Person to be contacted regarding this report:

Russell Nugent 479-684-3700  
rnugent@sbofa.com

UST Sequence Number: 660

City: Fayetteville

State: Arkansas

RSSD: 3350724

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 147,210

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 434,389

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 581,599

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Whitney Holding Corporation

Person to be contacted regarding this report:

Stephen E. Barker

UST Sequence Number:

161

City:

New Orleans

State:

Louisiana

RSSD:

1079740

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,435,520

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

7,142,177

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

8,577,697

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Average loan balances decreased during September from August as new and renewed credits of approximately \$903 million were offset by maturities and pay downs

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Wilmington Trust Corporation

Person to be contacted regarding this report:

Mico Slijepcevic

UST Sequence Number: 94

City: Wilmington

State: Delaware

RSSD: 1888193

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 2,366,033

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 6,662,308

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 9,028,341

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Wilshire Bancorp, Inc.

## Person to be contacted regarding this report:

James Kang

UST Sequence Number: 158

City: Los Angeles

State: California

RSSD: 3248513

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23301

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 94,863

Average Consumer Outstanding Balance Key

Home mortgage loan, home equity, auto loan, personal line

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,393,904

Average Commercial Outstanding Balance Key

Commercial and industrial(C&I), SBA, commercial real estate(CRE), construction loan

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,488,767

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Wintrust Financial Corporation

Person to be contacted regarding this report:

David A. Dykstra

UST Sequence Number:

222

City:

Lake Forest

State:

Illinois

RSSD:

2260406

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,618,315

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

6,703,976

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

8,322,291

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

In September 2009, the Company, through an indirect subsidiary, sold \$695 million of commercial premium finance loans into a securitization facility which, in turn, issued notes with these loans constituting eligible collateral under TALF program and certain investors therefore received non-recourse funding from the New York Fed in order to purchase the notes. Accordingly, the loans are no longer included in our average commercial loan balances in September 2009.

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Eagle Bancshares, Inc. & First Eagle Bank

## Person to be contacted regarding this report:

Patrick Kaveney, EVP/CFO

UST Sequence Number:	1297
City:	Hanover Park
State:	Illinois
RSSD:	1492956
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	25883
(for Depository Institutions)	

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 48,437

Average Consumer Outstanding Balance Key

Includes overdraft loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 207,268

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 255,705

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Worthington Financial Holdings, Inc. /  
Worthington Federal Bank (WFB)

## Person to be contacted regarding this report:

Chris Olsen, EVP, Chief Credit Officer

UST Sequence Number:	986
City:	Huntsville
State:	Alabama
RSSD:	626370
(for Bank Holding Companies)	
Holding Company Docket Number:	H3488
(for Thrift Holding Companies)	
FDIC Certificate Number:	0
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 42,240

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average consumer loans includes funded but unsold secondary market mortgage loan pipeline totaling \$5.292 million.

Average Commercial Outstanding Balance (Thousands\$) 62,181

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 104,421

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

YADKIN VALLEY FINANCIAL CORPORATION

Person to be contacted regarding this report:

JULIE MASON

UST Sequence Number:	391
City:	ELKIN
State:	North Carolina
RSSD:	3432965
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	19861
(for Depository Institutions)	

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 378,460

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,270,130

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,648,590

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

York Traditions Bank

## Person to be contacted regarding this report:

John D. Blecher, CFO

UST Sequence Number: 1120

City: York

State: Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57377

(for Depository Institutions)

Loan Activity For: Sep, 2009

Average Consumer Outstanding Balance (Thousands \$) 21,653

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 145,814

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 167,467

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Zions Bancorporation

## Person to be contacted regarding this report:

H. Walter Young (801-844-8606)

UST Sequence Number:

37

City:

Salt Lake City

State:

Utah

RSSD:

1027004

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Sep, 2009

Average Consumer Outstanding Balance (Thousands \$)

7,023,736

Average Consumer Outstanding Balance Key

Home Equity Credit Line and Other Consumer Real Estate, 1-4 Family Residential, Construction & Other Consumer, Bankcard and Other Revolving Plans, Other

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

33,064,293

Average Commercial Outstanding Balance Key

Commercial and Industrial, Leasing, Owner Occupied, Construction and Land Development, Term

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

40,088,029

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

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).

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Federal Savings and Loan Association of  
Charleston (First Financial Holdings, Inc)

## Person to be contacted regarding this report:

Andrea Reece 843-529-5597

UST Sequence Number:

110

City:

North Charleston

State:

South Carolina

RSSD:

0

(for Bank Holding Companies)

Holding Company Docket Number:

H1214

(for Thrift Holding Companies)

FDIC Certificate Number:

28994

(for Depository Institutions)

Loan Activity For:

Aug, 2009

Average Consumer Outstanding Balance (Thousands \$)

1,962,473

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

707,544

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,670,017

Total Outstanding Balance Key

Total Outstanding Balance Comment

## General Market Commentary

New loan production for the month of August included approximately \$72.3 million of new mortgage loans; a \$9.9 million decrease from July's production. August's production also included \$22.3 million in other consumer loans; a \$2.8 million increase from July and commercial loan production of \$4.1 a decrease of \$3.8 million from July.

Not included in our portfolio balance above are the residential mortgage loans held for sale. Average loans held for sale at August 2009 were \$48.4 million, decrease of \$10.1 million from July.

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

Grand Financial Corporation

Person to be contacted regarding this report:

Freda Hagler

UST Sequence Number:	198
City:	Hattiesburg
State:	Mississippi
RSSD:	3842032
(for Bank Holding Companies)	
Holding Company Docket Number:	H-3791
(for Thrift Holding Companies)	
FDIC Certificate Number:	31864
(for Depository Institutions)	

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 109,000

Average Consumer Outstanding Balance Key

Includes 1-4 family residential mortgages, helocs,, land and all consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 8,797

Average Commercial Outstanding Balance Key

Includes all commercial loans, buildings and financing of commerical insurance policies

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 117,797

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Guaranty Capital Corporation (Guaranty Bank & Trust Company)

## Person to be contacted regarding this report:

B. Rich Knox

UST Sequence Number:	1233
City:	Belzoni
State:	Mississippi
RSSD:	1096952
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	15953
(for Depository Institutions)	

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 100,484

### Average Consumer Outstanding Balance Key

All other loans

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 304,350

### Average Commercial Outstanding Balance Key

Call Report Codes 1A1,1A2,1B,1D,1E1,1E2,3, & 4

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 404,834

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary

# CPP Lending Report



**NAME OF INSTITUTION**  
(Including Holding Company Where Applicable)

GulfSouth Private Bank

**Person to be contacted regarding this report:**

Chris Campbell

UST Sequence Number: 1243

City: Destin

State: Florida

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58073

(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 68,377

Average Consumer Outstanding Balance Key

month end balance; gross of loans in process

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 76,025

Average Commercial Outstanding Balance Key

month end balance; gross of loan proceeds

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 144,402

Total Outstanding Balance Key

month end balance; gross of loan proceeds

Total Outstanding Balance Comment

General Market Commentary

# CPP Lending Report



## NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Heartland Bancshares, Inc. (Parent of Heartland Community Bank)

## Person to be contacted regarding this report:

Jeff Joyce

UST Sequence Number: 1328

City: Franklin

State: Indiana

RSSD: 2595881

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34597

(for Depository Institutions)

Loan Activity For: Aug, 2009

Average Consumer Outstanding Balance (Thousands \$) 66,277

### Average Consumer Outstanding Balance Key

Includes mortgage loans held for sale

### Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 94,263

### Average Commercial Outstanding Balance Key

### Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 160,540

### Total Outstanding Balance Key

### Total Outstanding Balance Comment

### General Market Commentary