

CAPITAL PURCHASE PROGRAM MONTHLY LENDING REPORT

May 2009

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Enterprise Bank
 Person to be contacted about this report: Janet Radford 213-430-7042
 Submission date: 06/12/09

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

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$22,114	General Ledger	Home Equity Loans, Consumer Loans, Credit Cards - Personal, Overdrafts - Personal, Mortgage Loans - Personal and Deferred Fees for consumer and personal loans.
b. Average Commercial Loans	\$113,421	General Ledger	Commercial and Industrial Loans, Commercial Real Estate Loans, Credit Cards - Business, Overdrafts - Business and Deferred Fees for Commercial and Business loans.
c. Total Loans (sum of lines a and b)	\$135,535	General Ledger	Total Gross Loans

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Financial Services Corporation

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

Submission date: June 12, 2009

RSSD (for Bank Holding Companies): 3715257

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$143,337		
b. Average Commercial Loans	\$448,528		
c. Total Loans (sum of lines a and b)	\$591,865		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Source Corporation
 Person to be contacted about this report: Andrea G. Short
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$453,741		Note: totals do not include mortgages held for sale which were \$117,434 for May.
b. Average Commercial Loans	\$2,714,215		
c. Total Loans (sum of lines a and b)	\$3,167,956		

2. General Market Commentary (optional).

Our local market is northern Indiana and southwestern Michigan. Unemployment rates in the counties we serve range from 18.8 percent to 8.5 percent, with the average in our 17 county market being 12.3 percent. New loans generated in May were \$122.41 million (excluding mortgages held for sale.)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

RSSD (for Bank Holding Companies): 2860431

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 06/09/09

FDIC Certificate Number (for depository institutions): 35408

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$71,993	Category includes all loans to individuals for consumer purposes.	
b. Average Commercial Loans	\$426,063	Category includes loans to businesses and individuals for business purposes, real estate and non-real estate secured. Also includes all loans secured by vacant land.	
c. Total Loans (sum of lines a and b)	\$498,056		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Adbanc, Inc Person to be contacted about this report: Todd S. Adams President Submission date: June 19, 2009	RSSD (for Bank Holding Companies): 1055623 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$74,583		Our Secondary Market loans continue to be placed at about double last year's numbers
b. Average Commercial Loans	\$347,604		Commercial activity and loans has continued to expand and loans will increase again in June as we have an expanding loan pipeline.
c. Total Loans (sum of lines a and b)	\$422,187		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Alarion Financial Services, Inc. (Alarion Bank)
 Person to be contacted about this report: Matthew Ivers
 Submission date: 6/29/2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$40,059		
b. Average Commercial Loans	\$133,572		
c. Total Loans (sum of lines a and b)	\$173,631		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Alaska Pacific Bancshares, Inc. (Alaska Pacific Bank) Person to be contacted about this report: John E. Robertson Submission date: May 31, 2009	RSSD (for Bank Holding Companies): Holding Company Docket Number (for Thrift Holding Companies): H3440 FDIC Certificate Number (for depository institutions): 29849
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$60,682	Includes loans for personal, family, and household uses including residential mortgages, home equity loans and lines of credit, auto, boat, lot, and other consumer loans.	Decline in activity reflects normal runoff of 1-4 family portfolio mortgage loans, a slowness in the home equity market, with the pipeline in consumer lending flattening out despite some signs that overall economic conditions may be improving.
b. Average Commercial Loans	\$106,448	Includes loans for commercial and industrial purposes to sole proprietorships, partnerships, and corporations, and other business enterprises, whether secured or unsecured, single-payment or installment. Also includes construction and land loans for commercial and residential	Pickup in activity begun in April reflects seasonal buildup in anticipation of the tourist season, as well as lower rates, and some modifications/increases to credit facilities for existing customers. Loan demand continues somewhat sluggish.
c. Total Loans (sum of lines a and b)	\$167,130		

2. General Market Commentary (optional).

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Allied First Bancorp, Inc. (Allied First Bank)
 Person to be contacted about this report: Cathy Steinbach
 Submission date: June 15, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$90,394		
b. Average Commercial Loans	\$35,907		
c. Total Loans (sum of lines a and b)	\$126,301		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Alpine Banks of Colorado**
 Person to be contacted about this report: **Eric A. Gardey**
 Submission date: **June 12, 2009**

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

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$639,126	Corresponds to lines 1.c.1, 1.c.2.a, 1.c.2.b and 6 of Schedule HC-C of the Y9C. However, we do not collect this data on a monthly average basis. Thus we will use month end totals and allocate by percentages	
b. Average Commercial Loans	\$1,460,879	Corresponds to lines 1.a.1, 1.a.2, 1.b, 1.d, 1.e.1, 1.e.2, 3, 4, 9.b and 10 of Schedule HC-C of the Y9C. However, we do not collect this data on a monthly average basis. Thus we will use month end totals and allocate by percentages	
c. Total Loans (sum of lines a and b)	\$2,100,005	Total Loans of General Ledger. Average Balance for account 11244	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: AMB Financial Corporation (American Savings FSB) Person to be contacted about this report: STEVEN A BOHN 219-836-5870 or steve@ambfinancial.com Submission date: 6/19/2009	RSSD (for Bank Holding Companies): Holding Company Docket Number (for Thrift Holding Companies): H2228 FDIC Certificate Number (for depository institutions): 29878
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$ 107,792	Consumer loans consist of one-to-four family real estate loans, as well as deposit loans, auto loans, credit card loans, and other consumer loans. Month end balances are used. Reported as consolidated as the holding company only has one loan totaling \$687K. Loans are gross of loans in process, unearned discounts/premiums, and the allowance for loans losses.	The \$1.5 million decrease from April to May in consumer loans was primarily due to payoffs of existing single family mortgage loans resulting from currently low interest rates and the sale of \$793 thousand in thirty year fixed rate loans due to the historically low interest rates. The Bank has sold \$6.1 million in newly originated longer-term single family fixed rate mortgage loans during Jan - May 2009.
b. Average Commercial Loans	\$40,957	Commercial loans consist of construction loans, multi family loans, non residential loans, and business secured and unsecured loans. Month end balances are used. Reported as consolidated as the holding company only has one loan totaling \$687K. Loans are gross of loans in process, unearned discounts/premiums, and the allowance for loans losses	The \$917 thousand increase from April to May in commercial loans was primarily due to an increase in residential construction loans.
c. Total Loans (sum of lines a and b)	\$148,749		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: American State Bancshares, Inc.
 Person to be contacted about this report: Diane Stalcup
 Submission date: 06/23/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$21,237		
b. Average Commercial Loans	\$95,960		
c. Total Loans (sum of lines a and b)	\$117,197		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Ameris Bancorp

RSSD (for Bank Holding Companies): 1082067

Person to be contacted about this report: Dennis J. Zember, Jr.

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 9, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$443,386	Residential 1-4 Family mortgages, consumer loans (including household, auto, boat, etc), home equity LOC's, overdrafts and personal reserve accounts.	See MARKET COMMENTARY below
b. Average Commercial Loans	\$1,227,346	Commercial and Industrial, Construction and land development, multi-family residential real estate, commercial real estate (including farm oriented loans), loans to municipalities.	See MARKET COMMENTARY below
c. Total Loans (sum of lines a and b)	\$1,670,732		

2. General Market Commentary (optional).

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: AmeriServ Financial Inc.

RSSD (for Bank Holding Companies): 1117316

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 30, 2009

FDIC Certificate Number (for depository institutions): 07542

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$233,225		Modest increase from prior month due to increased home equity lending.
b. Average Commercial Loans	\$503,452		Commercial loan growth continues to be solid.
c. Total Loans (sum of lines a and b)	\$736,677		Total average loans grew again in May.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Anchor Bancorp Wisconsin Inc
 Person to be contacted about this report: Dale C. Ringgenberg
 Submission date: June 24, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H1972
 FDIC Certificate Number (for depository institutions): 29979

LENDING ACTIVITY	<u>2009</u> <u>May</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
1. Loan Balances			
a. Average Consumer Loans	\$1,807,942	Includes conventional and construction single family and two to four residential units which may be owner/non-owner-occupied	New loan originations for May were \$228.5 million. Refinance activity was approximately 78 percent for the month.
b. Average Commercial Loans	\$2,312,653		New loan originations were \$15.9 million. Refinance activity was approximately 42.5 percent.
c. Total Loans (sum of lines a and b)	\$4,120,596		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Annapolis Bancorp, Inc./BankAnnapolis
 Person to be contacted about this report: Margaret Theiss Faison
 Submission date: June 15, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$111,046	Includes residential construction, overdrafts and overdraft protection	
b. Average Commercial Loans	\$160,127	Includes commercial construction	
c. Total Loans (sum of lines a and b)	\$271,173		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Associated Banc-Corp Person to be contacted about this report: Roxanne Lutgen Submission date: June 29, 2009	RSSD (for Bank Holding Companies): 1199563 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$6,218,938	Loans in this classification include home equity, installment loans, and residential mortgage loans. Home equity consists of home equity lines, as well as home equity loans, some of which are first lien positions, while installment loans consist of educational loans, as well as short-term and other personal installment loans. Residential mortgage loans include conventional first lien home mortgages.	With mortgage loan rates declining and refinancing applications on the rise, balance sheet outstandings are declining as customers select secondary market mortgage products.
b. Average Commercial Loans	\$9,946,365	The make up of commercial loans presented are approximately as follows: commercial, financial, and agricultural 41%, commercial real estate 36%, and real estate construction 22%.	<p>The Commercial Real Estate (CRE) market continued to see weak demand in the second quarter, especially in the construction markets. The CRE outlook will continue to be weak. Associated continued to tighten underwriting standards mainly due to deterioration in CRE values across the bank's footprint. Associated continues to move away from all out of market CRE.</p> <p>Commercial & Industrial: For most industries, borrowing remains slow. The declining economic conditions have halted most plant expansions and capital improvements. Usage on Lines of Credit remains weak as borrowers pay down debt from the contraction of assets.</p>
c. Total Loans (sum of lines a and b)	\$16,165,303		

2. General Market Commentary (optional)

Mortgage loans originated for sale during the first quarter exceeded \$1 billion, an increase of \$832 million from the fourth quarter of 2008. Through May 2009, more than \$5.4 billion of credit has been originated or committed to be extended to new and existing customers since the infusion of capital from the TARP Capital Purchase Program. These loans support consumers and businesses that have a direct and indirect impact on jobs and the economy. In 2008, Associated Bank was named the No. 1 Small Business Administration (SBA) lender in Wisconsin for the fourth consecutive year, providing nearly twice as many loans as the number two SBA lender in the state. The bank continues to focus on providing credit in the communities it serves. Small business loans for the first quarter increased by 23% over the fourth quarter of 2008.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Avenue Financial Holdings, Inc.
 Person to be contacted about this report: Barbara J. Zipperian, CFO
 Submission date: June 8, 2009

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$45,144	Includes residential mortgages, Home equity loans and lines, installment loans and personal lines of credit	
b. Average Commercial Loans	\$244,943	Includes commercial & industrial, commercial real estate and construction, residential construction, overdrafts and deferred loan fees	
c. Total Loans (sum of lines a and b)	\$290,087		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$268,799		
b. Average Commercial Loans	\$411,020		
c. Total Loans (sum of lines a and b)	\$679,819		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bancorp Rhode Island, Inc. (Bank Rhode Island)
 Person to be contacted about this report: Tiffany Sy
 Submission date: June 18, 2009

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

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$214,642	Home equity loans and lines, overdrafts, other loans and lines to individuals excluding mortgages	
b. Average Commercial Loans	\$693,484	Commercial real estate, commercial and industrial loans, small business loans, construction loans and lines, commercial leases	
c. Total Loans (sum of lines a and b)	\$908,126		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BancPlus Corporation (BankPlus)
 Person to be contacted about this report: Ann Southerland 601-898-4984
 Submission date: 06/09/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$333,896		
b. Average Commercial Loans	\$1,140,100		
c. Total Loans (sum of lines a and b)	\$1,473,996		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BancStar, Inc.

RSSD (for Bank Holding Companies): 1097445

Person to be contacted about this report: Tom Keiser

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: July 6, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$144,068		
b. Average Commercial Loans	\$169,219		
c. Total Loans (sum of lines a and b)	\$313,287		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BancTrust Financial Group, Inc. (BankTrust)
 Person to be contacted about this report: Leigh Thompson
 Submission date: 06/22/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$364,623		
b. Average Commercial Loans	\$1,163,058		
c. Total Loans (sum of lines a and b)	\$1,527,681		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bankers' Bank of the West Bancorp Inc

RSSD (for Bank Holding Companies): 2249401

Person to be contacted about this report: Sandra Mathes/Loan Operations Supervisor 303-313-8139

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 17, 2009

FDIC Certificate Number (for depository institutions): 23210

LENDING ACTIVITY	2009 May	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$855	Total represent consumers loans including executive credit cards.	This number is low because Bankers' Bank of the West is a correspondent bank serving community financial institutions and receives very little consumer requests.
b. Average Commercial Loans	\$317,634	The commercial loans include all loans except consumer loans.	
c. Total Loans (sum of lines a and b)	\$318,489	The total is the consumer and commercial loans for both Denver, Colorado and Lincoln, Nebraska locations.	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BankGreenville Financial Corporation (BankGreenville)
 Person to be contacted about this report: Paula S. King
 Submission date: June 16, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$8,913		
b. Average Commercial Loans	\$50,966		
c. Total Loans (sum of lines a and b)	\$59,879		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bank of Commerce, UST 458
 Person to be contacted about this report: Dave Keul
 Submission date: 6/22/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$13,241		
b. Average Commercial Loans	\$98,078		
c. Total Loans (sum of lines a and b)	\$111,319		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bank of George
 Person to be contacted about this report: T. Ryan Sullivan
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$8,917		
b. Average Commercial Loans	\$73,377		
c. Total Loans (sum of lines a and b)	\$82,294		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bank of the Carolinas Corporation
 Person to be contacted about this report: Vickie S. Madison
 Submission date: July 1, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34903

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$64,987		
b. Average Commercial Loans	\$340,664		
c. Total Loans (sum of lines a and b)	\$405,651		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bank of the Ozarks, Inc
 Person to be contacted about this report: Tyler Vance
 Submission date: 06/24/09

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

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$363,282		Includes call class codes CA & CB (1st and 2nd liens on 1-4 family residential properties), 1C (home equity loans), 6B (loans to individuals for personal expenditures) and a small portion of 1A (construction loans - for 1-4 family owner-occupied loans).
b. Average Commercial Loans	\$1,579,220		Includes call class codes 1B (farmland), 1D (multifamily residential properties), 1E (commercial R/E), 03 (agricultural loans and other loans to farmers - includes a nominal amount of consumer loans), 04 (commercial and industrial), 08 (obligations to state and political subdivisions), 09 (other loans excluding consumer) and most 1A (construction, land development and vacant land).
c. Total Loans (sum of lines a and b)	\$1,942,502		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BANNER CORPORATION Person to be contacted about this report: Bill Jenkins SVP, Controller (509) 524-5588 bjenkins@bannerbank.com Submission date: 6/29/09	RSSD (for Bank Holding Companies): 2126977 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,219,175	Banner Corp the holding company does not make any loans directly. The loan amounts being reported herein are the consolidated loan numbers for its two subsidiaries: Banner Bank and Islanders Bank	1-4 family residential mortgages, 1st liens, Jr. liens, HELOCs, Consumer lot/land purchases, Consumer construction loans, Credit Cards, Consumer loans, overdrafts
b. Average Commercial Loans	\$2,717,586		Multi-family loans, Commercial real estate loans, loans secured by farmland Ag operating lines, Commercial and industrial business loans, Commercial construction and land development loans
c. Total Loans (sum of lines a and b)	\$3,936,761		The numbers reported herein, are inclusive of deferred fees and costs. We are looking into reporting these numbers without those items.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Banner County Ban Corporation (Banner County Bank)**
 Person to be contacted about this report: **Roger Wynne**
 Submission date: **June 15, 2009** UST Sequence Number **572**

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

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,176		Only loans coded "Consumer" listed in this category. Does not include Residential Real Estate Loans
b. Average Commercial Loans	\$27,189		Loans include Agricultural, Commercial, and Real Estate (Real Estate includes Agricultural, Commercial, and Residential Real Estate)
c. Total Loans (sum of lines a and b)	\$28,365		

2. General Market Commentary (optional)

Loan demand remains strong.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bar Harbor Bank & Trust Person to be contacted about this report: Michael W. Bonsey, SVP Submission date: 5/21/09	RSSD (for Bank Holding Companies): Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 11971
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$312,316	Includes residential real estate loans (both primary mortgages and home equities), installment loans and overdraft protection lines of credit.	
b. Average Commercial Loans	\$347,904	Includes commercial mortgages, commercial term loans, commercial time notes, letters of credit and municipal loans.	Municipal loans totaling \$9,311 are included in this total.
c. Total Loans (sum of lines a and b)	\$660,220		

2. General Market Commentary (optional)
 No changes from prior reports.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BCB Holding Company, Inc. (Bay Bank)
 Person to be contacted about this report: Tammy Dewberry
 Submission date: 6/10/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$17,681	Consumer Loans include loans for personal, family, or household uses including residential mortgages, Home Equity, and Other Consumer loans such as auto, and other consumer loans.	
b. Average Commercial Loans	\$40,415	Commercial Loans include loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured or unsecured, single-payment, or installment. They also include loans to individuals for commercial, industrial, and professional purposes, but not for personal expenditure purposes. These loans generally include Commercial and Industrial (C&I), Small Business, and Commercial Real Estate (CRE).	
c. Total Loans (sum of lines a and b)	\$58,096		

2. General Market Commentary (optional)

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BCSB Bancorp Inc
 Person to be contacted about this report: Anthony Cole
 Submission date: July 3, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H-4399
 FDIC Certificate Number (for depository institutions): 32341

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$182,365	Consumer loans include loans used for personal, family, or household uses including residential mortgages, home equity loans, and consumer auto loans.	We continue to see an elevated level of payoffs of existing residential mortgages due to currently low mortgage rates (i.e. refinancing).
b. Average Commercial Loans	\$212,956	Commercial loans include loans for commercial and industrial purposes to sole proprietors, partnerships, corporations and other business enterprises, whether secured or unsecured.	The bank's commercial loan pipeline has continued to remain relatively strong despite generally unfavorable economic conditions.
c. Total Loans (sum of lines a and b)	\$395,321		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Beach Business Bank**
 Person to be contacted about this report: **Kathleen Salmons at 310-802-2909; ksalmons@beachbusinessbank.com**
 Submission date: **June 5, 2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **57678**

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$6,034		
b. Average Commercial Loans	\$159,450	Excludes construction, farm and loans to other depository institution	
c. Total Loans (sum of lines a and b)	\$165,484		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Birmingham Bloomfield Bancshares, Inc.
 Person to be contacted about this report: Deb Thompson, CFO
 Submission date: June 22, 2009

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

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$12,956		
b. Average Commercial Loans	\$48,543		
c. Total Loans (sum of lines a and b)	\$61,499		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Blackhawk Bancorp, Inc.**
 Person to be contacted about this report: **Joel Carter**
 Submission date: **June 3, 2009**

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$113,185		
b. Average Commercial Loans	\$214,598		
c. Total Loans (sum of lines a and b)	\$327,783		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BlackRidge Financial, Inc.
 Person to be contacted about this report: Craig Weiss 701-364-9009
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 3398070
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): N/A

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$77,322	\$77,207	Loans reflect the loans made by the subsidiary banks.	
b. Average Commercial Loans	\$185,455	\$189,604	Loans reflect the loans made by the subsidiary banks.	
c. Total Loans (sum of lines a and b)	\$262,776	\$266,811		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Blue Ridge Bancshares, Inc. (Blue Ridge Bank and Trust Co.)
 Person to be contacted about this report: Mark Dudley
 Submission date: June 16, 2009

RSSD (for Bank Holding Companies): 1891317
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 17933

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$102,177		
b. Average Commercial Loans	\$259,414		
c. Total Loans (sum of lines a and b)	\$361,591		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Blue River Bancshares, Inc.
 Person to be contacted about this report: Patrice M. Lima
 Submission date: June 29, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$79,688		
b. Average Commercial Loans	\$99,852		
c. Total Loans (sum of lines a and b)	\$179,540		Average loans increased \$458 thousand from April to May.

2. General Market Commentary (optional)

In May 2009, the Company purchased approximately \$1.3 million in local municipal bonds.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Blue Valley Ban Corp. (Bank of Blue Valley)
 Person to be contacted about this report: Mark Fortino
 Submission date: June 29 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$187,807		Average consumer loan totals due not include Mortgage Loans Held for Sale. For the month of May, the average balance of Mortgage Loans Held For Sale was approximately \$12,649,000. In the month of May, the Bank originated approximately \$22,442,000 in mortgage loans to be sold in the secondary market. In addition, the Bank had new loan originations of approximately \$2,766,000 in May 2009.
b. Average Commercial Loans	\$428,565		In addition, the Bank had new loan originations of approximately \$6,233,000 in May 2009.
c. Total Loans (sum of lines a and b)	\$616,372		

2. General Market Commentary (optional)

Consumer refinancing of permanent mortgages to a lower rate was very active during the month. Lower mortgage lending rates have also generated some additional housing purchase volume. Commercial and Consumer loan volume continues to be soft.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BNB FINANCIAL SERVICES CORPORATION (BNB Bank, National Association)
 Person to be contacted about this report: Richard C. Palmer
 Submission date: 06/01/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$0		
b. Average Commercial Loans	\$286,514		
c. Total Loans (sum of lines a and b)	\$286,514		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BNC Bancorp (Bank of North Carolina)
 Person to be contacted about this report: Daren C. Fuller
 Submission date: 6/23/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$154,596	Residential Mortgage, HELOC's, Installment Loans, Cashlines	Continued increase in RE mortgages.
b. Average Commercial Loans	\$860,052	Commercial Notes, C & I, CRE, Commercial Leases	Slight increase in Commercial RE Term, continued decrease in Construction and A&D
c. Total Loans (sum of lines a and b)	\$1,014,648		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BNCCORP, INC.

RSSD (for Bank Holding Companies): 0002358769

Person to be contacted about this report: Timothy Franz

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: re-sent June 28, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$101,885		
b. Average Commercial Loans	\$506,918		
c. Total Loans (sum of lines a and b)	\$608,803		

2. General Market Commentary (optional).

Based on discussion with business people in a variety of industries (auto, restaurant, agribusiness, engineering and marketing), the economy is in severe distress.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BNC Financial Group Inc
 Person to be contacted about this report: Marsha Kirk
 Submission date: 6/24/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$110,548		
b. Average Commercial Loans	\$85,099		
c. Total Loans (sum of lines a and b)	\$195,647		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BOSCOBEL BANCORP, INC (COMMUNITY FIRST BANK)
 Person to be contacted about this report: DENNIS HAMILTON
 Submission date: 6-25-09

RSSD (for Bank Holding Companies): 1492291
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 11595

LENDING ACTIVITY (Thousands \$)	2009		Key	Comments
	APRIL	MAY		
1. Loan Balances				
a. Average Consumer Loans	\$49,915	\$49,692	Average monthly balance for consumer, residential real estate, credit cards and all overdrafts.	New consumer loan demand is soft and the reduction in balances is a result of normal principal reduction on loans exceeding new consumer loans originated.
b. Average Commercial Loans	\$154,943	\$154,262	Average monthly balance of total loans less balance reported in consumer loans prior to allowance for loans and lease losses	The reduction in commercial loans was a result of commercial loans of \$1,600,000 that were sold in late April.
c. Total Loans (sum of lines a and b)	\$204,858	\$203,954		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Boston Private Financial Holdings, Inc.
 Person to be contacted about this report: Adam Thompson, Assistant Controller
 Submission date: June 22, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,306,122		
b. Average Commercial Loans	\$3,295,310		
c. Total Loans (sum of lines a and b)	\$5,601,432		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bridge Capital Holdings
 Person to be contacted about this report: Cathe Franklin
 Submission date: 6/11/09

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

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$97,162		
b. Average Commercial Loans	\$527,120		
c. Total Loans (sum of lines a and b)	\$624,282		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bridgeview Bancorp, Inc (Bridgeview Bank Group)
 Person to be contacted about this report: Don Kerstein
 Submission date: June 26, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$146,916		
b. Average Commercial Loans	\$964,435		
c. Total Loans (sum of lines a and b)	\$1,111,351		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Brogan Bankshares, Inc/The Bank of Kaukauna
 Person to be contacted about this report: Paul J. Bachhuber
 Submission date: June 19, 2009

RSSD (for Bank Holding Companies): 1202744
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 15228

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$17,492	\$17,650	Consumer Real Estate , Consumer Loans (auto, personal), DDA, Credit Cards, Home Equity loans	
b. Average Commercial Loans	\$64,554	\$64,827	Commercial Loans, Commercial Real Estate	
c. Total Loans (sum of lines a and b)	\$82,046	\$82,477		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Business Bancshares, Inc. / The Business Bank of St. Louis
 Person to be contacted about this report: Brian Leeker 314-556-6788
 Submission date: 6/24/2009

RSSD (for Bank Holding Companies): 3189728
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57358

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$25,310		
b. Average Commercial Loans	\$455,751		
c. Total Loans (sum of lines a and b)	\$481,061		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Butler Point, Inc. (The First National Bank of Catlin)**
 Person to be contacted about this report: **Judith A. Jolley, EVP**
 Submission date: **June 22, 2009**

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

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$12,170		Includes consumer real estate mortgage loans sold to the secondary market
b. Average Commercial Loans	\$6,385		
c. Total Loans (sum of lines a and b)	\$18,555		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cache Valley Banking Company (Cache Valley Bank)
 Person to be contacted about this report: Gregg Miller
 Submission date: May 2009

RSSD (for Bank Holding Companies): 2324997
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 22134

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$23,600	1-4 family first liens, 1-4 family second liens, consumer auto, consumer personal, bank card.	Home builders are seeing more activity. Re-financing activity is slowing.
b. Average Commercial Loans	\$126,280	Development, Farm land, Multi Family, Owner Occupied, Non-owner, Commercial, Agricultural, SBA, Cities	The bank has obtained several new commercial accounts that have increased commercial loan totals. The small business community remains very cautious in our area.
c. Total Loans (sum of lines a and b)	\$149,880	All bank loans	

2. General Market Commentary (optional).

The market remains very cautious. The bank has hired two lending officers from a competitor and is hopeful that loan activity will increase over the summer from the accounts that may come with these officers.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cadence Financial Corporation
 Person to be contacted about this report: Jennifer McPherson
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$203,765		
b. Average Commercial Loans	\$1,073,510		
c. Total Loans (sum of lines a and b)	\$1,277,275		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: California Bank of Commerce
 Person to be contacted about this report: Vivian Mui (925-444-2932 or vmui@bankcbc.com)
 Submission date: 6/24/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$12,569		
b. Average Commercial Loans	\$93,132		
c. Total Loans (sum of lines a and b)	\$105,701		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: California Oaks State Bank
 Person to be contacted about this report: Jerry D. Smith
 Submission date: 06/9/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,293	Includes Pesonal Loans and HELOC Loans	Loans reported as per General Ledger Monthly Averages
b. Average Commercial Loans	\$95,290	Includes C & I, Small Business, CRE, Construction and Land	Loans reported as per General Ledger Monthly Averages
c. Total Loans (sum of lines a and b)	\$102,583	Total Loans	Loans reported as per General Ledger Monthly Averages

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CALVERT FINANCIAL CORP
 Person to be contacted about this report: ALICIA TIGNER
 Submission date: June 2, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$14,099		
b. Average Commercial Loans	\$9,417		
c. Total Loans (sum of lines a and b)	\$23,516		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Capital Bancorp Inc
 Person to be contacted about this report: Filip G. Feller
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 2808590
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$8,077		Amounts are reported as defined in the guidance letter for reporting
b. Average Commercial Loans	\$157,650		Amounts are reported as defined in the guidance letter for reporting
c. Total Loans (sum of lines a and b)	\$165,727		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Capital Bank Corporation (Capital Bank)
 Person to be contacted about this report: Eric Price, 919-645-6363, eprice@capitalbank-nc.com
 Submission date: 6.5.2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$170,318		
b. Average Commercial Loans	\$1,114,901		
c. Total Loans (sum of lines a and b)	\$1,285,219		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CAPITAL COMMERCE BANCORP, INC (Securant Bank & Trust)
 Person to be contacted about this report: Jeffrey M. Dereszynski
 Submission date: 6-11-09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$19,231	This category includes owner occupied residential mortgages both first and junior liens, as well as loans to consumers for autos. It includes credit cards balances, however they are under \$200,000 in total.	
b. Average Commercial Loans	\$166,532	This category is all other loans not listed above. The bigger componants are commercial lines of credit, commercial real estate, 1-4 family residential held for investment.	
c. Total Loans (sum of lines a and b)	\$185,763		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Capital Pacific Bancorp Person to be contacted about this report: Felice Belfiore Submission date: June 24, 2009	RSSD (for Bank Holding Companies): 3589702 Holding Company Docket Number (for Thrift Holding Companies): NA FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$3,422	Acct: 14040, 14041, 14042, 14052	
b. Average Commercial Loans	\$128,881	All others	
c. Total Loans (sum of lines a and b)	\$132,303		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Carolina Bank Holdings, Inc.
 Person to be contacted about this report: Allen Liles
 Submission date: 06/25/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$105,828		
b. Average Commercial Loans	\$451,295		
c. Total Loans (sum of lines a and b)	\$557,123		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Carolina Trust Bank
 Person to be contacted about this report: Lindsey Huffman
 Submission date: 6/3/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$55,376	Included Commercial 1-4 Family & Multi-family - Investment Loans in this field.	
b. Average Commercial Loans	\$90,183		
c. Total Loans (sum of lines a and b)	\$145,559		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Carrollton Bancorp (Carrollton Bank) Person to be contacted about this report: Julia Kaufman [jkaufman@carrolltonbank.com] Submission date: June 16, 2009	RSSD (for Bank Holding Companies): 1469800 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 12433
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$87,015	source document: M\Finance\Month-end reports\2009\ABSspread	
b. Average Commercial Loans	\$201,090	source document: M\Finance\Month-end reports\2009\ABSspread	
c. Total Loans (sum of lines a and b)	\$288,105		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cascade Financial Corporation (Cascade Bank)
 Person to be contacted about this report: Barbra Hyman, Assistant Controller
 Submission date: 6/9/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$163,514	Includes residential mortgages, home equity loans and lines, consumer loans and credit cards.	In May, \$2.7 million in builder sales program loans were originated to promote the sale of residential 1-4 homes for our builders in the area.
b. Average Commercial Loans	\$1,086,380	Includes business loans, CRE, multifamily, construction and land loans.	In May, \$3.2 million in loans were written down to reflect the current market value. C&I loans decreased approx \$2.6 million during the month.
c. Total Loans (sum of lines a and b)	\$1,249,894		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cathay General Bancorp

RSSD (for Bank Holding Companies): 595869

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/30/2009

FDIC Certificate Number (for depository institutions): 18503

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$826,605		
b. Average Commercial Loans	\$6,526,351		
c. Total Loans (sum of lines a and b)	\$7,352,957		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Catskill Hudson Bancorp, Inc (Catskill Hudson Bank)
 Person to be contacted about this report: Gail Ketcham Phone 845-794-9203
 Submission date: 6/25/09

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$20,565		
b. Average Commercial Loans	\$117,449		
c. Total Loans (sum of lines a and b)	\$138,014		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CBB Bancorp (Century Bank of Georgia)
 Person to be contacted about this report: Saunders Jones III
 Submission date: 6/8/09

RSSD (for Bank Holding Companies): 2921211
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 35236

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$10,790		
b. Average Commercial Loans	\$70,172		
c. Total Loans (sum of lines a and b)	\$80,962		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CBS Banc-Corp (CB&S Bank)
 Person to be contacted about this report: Jamie Vafeas
 Submission date: 6-29-09

RSSD (for Bank Holding Companies): 5974433
 Holding Company Docket Number (for Thrift Holding Companies): n/a
 FDIC Certificate Number (for depository institutions): 15310

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$221,254		
b. Average Commercial Loans	\$467,637		
c. Total Loans (sum of lines a and b)	\$688,891		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cecil Bancorp, Inc. (CECIL BANK)
 Person to be contacted about this report: LORI MURPHY 410-392-8354
 Submission date: June 25, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$66,061	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.	Consumer figures are based upon month end institutional totals.
b. Average Commercial Loans	\$375,588	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.	Commercial figures are based upon month end institutional totals.
c. Total Loans (sum of lines a and b)	\$441,649	Actual Month End figures for Commercial and Consumer Loans. Lines of Credit are valued at maximum available credit at settlement.	Cecil Bank uses month end reporting methods therefore these figures are representative of actual month end figures for Consumer and Commercial Loans.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CedarStone Bank
 Person to be contacted about this report: Pam Randolph
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$35,934		
b. Average Commercial Loans	\$76,940		
c. Total Loans (sum of lines a and b)	\$112,874		Total loans paid-out for the month (not including normal and standard pay-downs) totaled \$465,000 and new loans made for the month totaled \$948,000

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Center Bancorp Inc /Union Center National Bank
 Person to be contacted about this report: A Richard Abrahamian
 Submission date: June 09, 2009

RSSD (for Bank Holding Companies): 1048764
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 06431

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$225,140		
b. Average Commercial Loans	\$462,728		
c. Total Loans (sum of lines a and b)	\$687,868		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CenterBank

Person to be contacted about this report: Stephen R. Church

Submission date: June 11, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 35117

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$21,211		
b. Average Commercial Loans	\$57,084		
c. Total Loans (sum of lines a and b)	\$78,295		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Center Financial Corporation (Center Bank)
 Person to be contacted about this report: Lonny Robinson
 Submission date: 5/31/2009

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

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$79,218		
b. Average Commercial Loans	\$1,596,325		
c. Total Loans (sum of lines a and b)	\$1,675,543		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CenterState Banks of Florida, Inc.
 Person to be contacted about this report: Sara Gamez
 Submission date: June 15, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$294,914		Consumer loans include 1-4 family residential loans plus all consumer & other loans.
b. Average Commercial Loans	\$607,201		Commercial loans include all commercial real estate loans; construction, development, and land loans; and commercial (non real estate) loans.
c. Total Loans (sum of lines a and b)	\$902,115		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Bancorp, Inc (UST Seq Num 133)
 Person to be contacted about this report: Karen Lund
 Submission date: June 12, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$195,890	Loans for personal, family, or household use including residential mortgages, home equity, and other consumer loans, including loans in process.	
b. Average Commercial Loans	\$269,846	Loans for commercial and industrial purposes including C&I, secured/unsecured, and commercial real estate, and construction, including loans in process.	
c. Total Loans (sum of lines a and b)	\$465,736		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Bancorp, Inc/ United Central Bank UST 755 Person to be contacted about this report: Greg Landis, CFO (972-509-7315) Submission date: 06/30/2009	RSSD (for Bank Holding Companies): 1250035 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 25330 (United Central Bank)
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$26,997	Personal, family, or household uses including 1 to 4 family residential mortgages, and auto.	United Central Bank consumer loans increased by \$371k from April to May .
b. Average Commercial Loans	\$813,451	Commercial and Industrial (C&I), Small Business, and Commercial Real Estate (CRE).	United Central Bank CRE loans grew \$27 million and C&I decreased \$1.6million; including \$505k growth in SBA / USDA loans from April to May.
c. Total Loans (sum of lines a and b)	\$840,448		Overall loan growth was \$26 million from April to May.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CENTRAL BANCSHARES, INC. (Central Bank)
 Person to be contacted about this report: Patrick C Reed
 Submission date: June 11, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$9,400		
b. Average Commercial Loans	\$166,164		
c. Total Loans (sum of lines a and b)	\$175,564		Information presented is for Central Bank.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Community Corporation / First State Bank Central Texas
 Person to be contacted about this report: Wade Miller / Controller
 Submission date: 6/8/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$70,612		All amounts are at the holding company level and are prior to Unearned Income and Allowance for Loan Loss Reserve.
b. Average Commercial Loans	\$614,385		
c. Total Loans (sum of lines a and b)	\$684,997		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Federal Corporation (CFBank)

RSSD (for Bank Holding Companies):

Person to be contacted about this report: John A. Lende 330-576-1207 johnlende@cfbankmail.com

Holding Company Docket Number - H3317 - Central Federal Corporation

Submission date: 6.19.09

FDIC Certificate Number - 28263

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$54,493		
b. Average Commercial Loans	\$184,281		
c. Total Loans (sum of lines a and b)	\$238,774	Loans are classified above based on internal reporting of which substantially agrees to definitions pertaining to the reporting instructions.	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Jersey Bancorp
 Person to be contacted about this report: Sally J. Troth
 Submission date: 06/25/09

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

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$58,918		Total Consumer Loan new originations from 01/01/2009 through 05/31/2009: Outstanding Balances a/o 05/31/2009: \$14,773 Outstanding Unused Credit Lines a/o 05/31/2009: \$2,616
b. Average Commercial Loans	\$305,684		Total Commercial Loan new originations from 01/01/2009 through 05/31/2009: Outstanding Balances a/o 05/31/2009: \$25,078 Outstanding Unused Credit Lines a/o 05/31/2009: \$ 11,636
c. Total Loans (sum of lines a and b)	\$364,602		Total Loan new originations from 01/01/2009 through 05/31/2009: Outstanding Balances a/o 05/31/2009: \$39,851 Outstanding Unused Credit Lines a/o 05/31/2009: \$14,252

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CENTRAL PACIFIC FINANCIAL CORP. (Central Pacific Bank)

RSSD (for Bank Holding Companies): 1022764

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/22/09

FDIC Certificate Number (for depository institutions): 17308

LENDING ACTIVITY

1. Loan Balances

	<u>MAY</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
a. Average Consumer Loans	\$1,063,898		
b. Average Commercial Loans	\$2,805,845		
c. Total Loans (sum of lines a and b)	\$3,869,743		

2. General Market Commentary (optional)

In May 2009, Central Pacific Bank originated \$198.9 million in Hawaii residential mortgage loans.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CENTRAL VALLEY COMMUNITY BANCORP
 Person to be contacted about this report: RONA MELKUS
 Submission date: JUNE 5, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$65,024		
b. Average Commercial Loans	\$426,715		
c. Total Loans (sum of lines a and b)	\$491,739		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Virginia Bankshares, Inc. (Central Virginia Bank)
 Person to be contacted about this report: Thomas R. Thornton, Jr
 Submission date: June 15, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$87,273		
b. Average Commercial Loans	\$210,848		
c. Total Loans (sum of lines a and b)	\$298,121		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Centrix Bank & Trust

RSSD (for Bank Holding Companies):

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 19, 2009

FDIC Certificate Number (for depository institutions): 35035

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$20,612	Includes aircraft, installment, personal overdrafts, overdraft protection, home equity, residential mortgages	
b. Average Commercial Loans	\$374,797	Commercial time, term and line of credit, commercial real estate, construction	
c. Total Loans (sum of lines a and b)	\$395,409		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Centrue Financial Corporation
 Person to be contacted about this report: Marc Kingry
 Submission date: June 17, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$185,607		
b. Average Commercial Loans	\$795,054		
c. Total Loans (sum of lines a and b)	\$980,661		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **C&F Financial Corporation**
 Person to be contacted about this report: **Mary-Jo Rawson (757-741-2212)**
 Submission date: **June 15, 2009**

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

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$448,367	Includes the average balance for loans reported in Call Report Schedule RC-C 1.a.(1), 1.b., 1.c.(1), 1.c.(2)(a), 1.c.(2)(b), 6.b., and 6.c.	This category does not include 1-4 residential loans originated for sale by the Corporation's mortgage banking subsidiary. The average balance of loans held for sale can fluctuate significantly from month to month with average outstandings of \$72.9 million in May '09. Loan closings for loans originated for sale totaled \$103.9 million in May '09.
b. Average Commercial Loans	\$198,811	Includes the average balance for loans reported in Call Report Schedule RC-C 1.a.(2), 1.d., 1.e.(1), 1.e.(2), 3., 4.a., 8., 9.b., and 10.b.	
c. Total Loans (sum of lines a and b)	\$647,178		

2. General Market Commentary (optional)

Average balances presented include new consumer loan production of \$11.5 million in May '09 and new commercial loan production of \$2.2 million in May '09. The average balances also include the effects of scheduled loan payments, pay-offs and charge-offs.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CHAMBERS BANCSHARES (Chambers Bank)
 Person to be contacted about this report: PHILIP ALEXANDER
 Submission date: 6/23/09

RSSD (for Bank Holding Companies): 1141487
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 05615

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$66,241	\$66,669	This category includes all 1 to 4 family residential loans, open and closed end, all DDA repayment plans, and all non real estate consumer loans.	
b. Average Commercial Loans	\$523,753	\$527,854	This category includes all real estate development and construction loans, all agricultural loans, all multifamily loans, all commercial real estate and commercial non real estates loans, all municipal loans, and all other loans.	
c. Total Loans (sum of lines a and b)	\$589,993	\$594,524	The figures 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.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens and Northern Corporation
 Person to be contacted about this report: Mark Hughes
 Submission date: 6/16/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$404,308		
b. Average Commercial Loans	\$327,007		
c. Total Loans (sum of lines a and b)	\$731,315		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Bancorp (Citizens Bank of Northern California) UST325
 Person to be contacted about this report: Rebecca Freeman, VP/Controller
 Submission date: June 22, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$77,271		This contains all consumer loans including Primary SFR construction loans and lot loans. The total is net of participations and deferred loan fees
b. Average Commercial Loans	\$242,008		This contains all commercial loans including CRE, commercial construction loans and A & D loans. The total is net of participations and deferred loan fees
c. Total Loans (sum of lines a and b)	\$319,279		The total is net of participations and deferred loan fees

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Bancshares Corporation (Citizens Trust Bank) Person to be contacted about this report: Robert Ahern, Loan Operations Manager (404-575-8281) Submission date: June 30,2009	RSSD (for Bank Holding Companies): 1078958 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 8033
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$48,972	The information and averages utilized for the average outstandings 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.	Average consumer loans remained relatively stable during the 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 qualified. In addition, the Small Dollar Loan program continues to provide a steady demand for consumer loans.
b. Average Commercial Loans	\$166,952	Same comment as above.	Commercial loans remained relatively stable 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.
c. Total Loans (sum of lines a and b)	\$215,924	Same comment as above.	

2. General Market Commentary (optional)

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 May 2009 was approx. 9.25%. The outlook is for continued increase in the unemployment rate for the next two months. CTB has launched a loan promotion upcoming for June 2009, which should provide for a substantial increase in commercial applications.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Bancshares
 Person to be contacted about this report: Robert G. Wright (bwright@cbcfamily.com)
 Submission date: 19 June 2009

RSSD (for Bank Holding Companies): 1050909
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 04533

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$156,236	\$153,926	Includes all 1-4 family, consumer loans (primarily vehicles financing) and consumer revolving debt.	
b. Average Commercial Loans	\$563,439	\$560,904		
c. Total Loans (sum of lines a and b)	\$719,675	\$714,830		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Commerce Bancshares, Inc. (Citizens Commerce National Bank)
 Person to be contacted about this report: Dave Gyor
 Submission date: 6-24-2009

RSSD (for Bank Holding Companies): 2702278
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34256

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$94,628		
b. Average Commercial Loans	\$140,622		
c. Total Loans (sum of lines a and b)	\$235,250		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens First Corporation (Citizens First Bank)

RSSD (for Bank Holding Companies): 2750952

Person to be contacted about this report: Nicole M. Talley (270) 393-8239 ntalley@citizensfirstbank.com

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 12, 2009

FDIC Certificate Number (for depository institutions): 35022

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$99,749	As defined by GL codes - includes 1-4 family residential and equity lines, 1st and 2nd liens on 1-4 family residences, loans to individuals, other consumer purpose loans, and overdrafts.	
b. Average Commercial Loans	\$161,994	As defined by GL codes - includes construction and land development, commercial farm land, multi-family residential, non-farm and non-residential real estate, agricultural production, C&I, and lease finance.	
c. Total Loans (sum of lines a and b)	\$261,743		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Republic Bancorp
 Person to be contacted about this report: Charlie Christy
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,359,656		
b. Average Commercial Loans	\$5,257,703		
c. Total Loans (sum of lines a and b)	\$8,617,359		

2. General Market Commentary (optional).

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens South Bank
 Person to be contacted about this report: Kim Cooke, SVP-CIO
 Submission date: 6/25/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H-3027
 FDIC Certificate Number (for depository institutions): 28833

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$203,812		
b. Average Commercial Loans	\$433,126		
c. Total Loans (sum of lines a and b)	\$636,938		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CITY NATIONAL BANCSHARES CORPORATION (City National Bank of New Jersey)
 Person to be contacted about this report:
 Submission date: 6/9/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$30,443		
b. Average Commercial Loans	\$247,156		
c. Total Loans (sum of lines a and b)	\$277,599		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: City National Corporation
 Person to be contacted about this report: Olga Tsokova, Chief Accounting Officer
 Submission date: 6/24/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$4,299,539		
b. Average Commercial Loans	\$8,020,823		
c. Total Loans (sum of lines a and b)	\$12,320,362		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Clover Community Bankshares, Inc.
 Person to be contacted about this report: Jerry L. Glenn
 Submission date: June 29,2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$41,128		
b. Average Commercial Loans	\$62,001		
c. Total Loans (sum of lines a and b)	\$103,129		During May new loans of a principal amount \$1,406,988 were made. Additional credit is available in the amount of \$923,126.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Coastal Banking Company, Inc.
Person to be contacted about this report: Holly Bolden (904)491-1008
Submission date: June 8, 2009

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

LENDING ACTIVITY	<u>2009</u> <u>June</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$157,385	This category includes Construction Loans, HELOCs, Mortgages, Lot Loans, Mortgages Held for Sale, and Other Consumer Loans	This total includes 1-4 Family Residential Mortgages held for sale for \$61,525. In comparison, for the time period Dec.07-Nov.08, the average monthly balance for these loans was \$21,737. This is 12 months prior to receipt of TARP Funds.
b. Average Commercial Loans	\$207,982	This category includes Construction Loans, Farmland, Mortgages, Agricultural Loans, Municipality Loans, Other Commercial Loans, and Lines of Credit.	
c. Total Loans (sum of lines a and b)	\$365,367		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CoBiz Financial Inc. Person to be contacted about this report: Lyne Andrich, CFO (303-312-3458) Submission date: 6/10/09	RSSD (for Bank Holding Companies): 1060328 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$86,246		We provide a broad range of consumer loans to customers, including personal lines of credit, home equity loans and automobile loans. Since we are primarily a commercial bank, these loans are typically an accomodation to service the banking relationship of both the commercial business and its owners or management. This reporting is based on the Company's internal definition of conusmer loans and does not necessarily agree to the call report definitions.
b. Average Commercial Loans	\$1,929,242		Included are commercial loans, real estate loans and construction loans based on the Company's internal reporting definitions.
c. Total Loans (sum of lines a and b)	\$2,015,488		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$132,314	Includes consumer loans for personal, family, or household uses, residential mortgages, home equity and student loans.	
b. Average Commercial Loans	\$477,417	Includes commercial real estate, commercial lines, small business, agricultural and municipal loans.	
c. Total Loans (sum of lines a and b)	\$609,731		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: ColoEast Bankshares, Inc.
 Person to be contacted about this report: Steve Sherlock
 Submission date: 6-1-09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$46,634	Accounts: 1332590; 1340090;1345090; 1350090; 1352590; 1362590; 1382590	
b. Average Commercial Loans	\$488,725		
c. Total Loans (sum of lines a and b)	\$535,359		

2. General Market Commentary (optional).

Western Kanasa and Eastern Colorado look good for crop conditions. Rain has increased both yield possibilities and carrying capacity of cattle on grass. South Central Mountain region reflects steady home sales. Prices appear to have been reduced approximately 25% in order to sell. No new commercial construction. South Central Front Range is steady to some improvement. Slow home and evelopment sales. Northern Colorado Front Range remains flat to negative commercial growth. Some home refinance but little new development. New appraisals reflect 25% - 50% market devaluation of March 2008.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

RSSD (for Bank Holding Companies): 622756
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$17,615		Seasonal construction loans will boost this category in the coming months.
b. Average Commercial Loans	\$57,554	Continued loan growth from our new Denver Offices.	Growth trends are likely to continue during the remainder of the year.
c. Total Loans (sum of lines a and b)	\$75,169		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Colonial American Bank
 Person to be contacted about this report: Daniel J. Machon, Jr.
 Submission date: June 12, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$13,969		
b. Average Commercial Loans	\$6,753		
c. Total Loans (sum of lines a and b)	\$20,722		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Colony Bankcorp, Inc.
 Person to be contacted about this report: Terry Hester
 Submission date: June 3, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$260,545		
b. Average Commercial Loans	\$670,581		
c. Total Loans (sum of lines a and b)	\$931,126		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Columbia Banking Systems, Inc.

RSSD (for Bank Holding Companies): 2078816

Person to be contacted about this report: Julie Post, Accounting and Finance, 253-471-5053

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 25, 2009

FDIC Certificate Number (for depository institutions): 33826

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$294,984	Includes 1-4 family residential, land residential, 1-4 family held for sale, consumer loans and PRA accounts	
b. Average Commercial Loans	\$1,875,396	Includes owner-occupied commercial, land commercial, income property, business loans, revolving loans and leases receivable	
c. Total Loans (sum of lines a and b)	\$2,170,380		

2. General Market Commentary (optional)

(Reported in Thousands)

New loan originations for the month of May totaled \$53,139.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Commerce National Bank
 Person to be contacted about this report: Steve Hollstein
 Submission date: 06/01/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$22,806		
b. Average Commercial Loans	\$114,949		
c. Total Loans (sum of lines a and b)	\$137,755		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Commonwealth Bancshares
 Person to be contacted about this report: Michael Dugle
 Submission date: 6-23-2009

RSSD (for Bank Holding Companies): 1118948
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): CBT 10146 & FSTB 34863

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$211,260	\$218,558		
b. Average Commercial Loans	\$457,861	\$457,299		
c. Total Loans (sum of lines a and b)	\$669,122	\$675,856		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Commonwealth Business Bank
 Person to be contacted about this report: Kaye Kim, EVP & Chief Financial Officer
 Submission date: June 16, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,944		
b. Average Commercial Loans	\$253,139		
c. Total Loans (sum of lines a and b)	\$256,083		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community 1st Bank
 Person to be contacted about this report: Sarah Taylor
 Submission date: 6/5/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58191

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,821	Monthly Average; Gross Loans Includes: Non R/E; Personal LOC; Overdraft protection; overdrafts; Consumer R/E; Construction; HELOC	
b. Average Commercial Loans	\$78,933	Monthly Average; Gross Loans Includes: CML Non R/E; CML Revolving LOC; SBA; CRE; CML Construction	
c. Total Loans (sum of lines a and b)	\$86,754	Monthly Average; Gross Loans	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Community Bancshares of Kansas, Inc. (Merit Bank)**
 Person to be contacted about this report: **Mark Emley (President) or Dean Krouse (EVP)**
 Submission date: **May 12, 2009**

RSSD (for Bank Holding Companies): **3488289**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **4675**

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$13,810	Loan Categories Included: RE Res 1-4 HFS, 1-4 Family, Home Equity, Consumer Loans, and Other Loans	
b. Average Commercial Loans	\$16,313	Loan Categories Included: RE Construction & Development, Farmland, Multi-Family RE, Non-Farm/Non-Residential, Ag Production, Commercial & Industrial, and Other Loans	
c. Total Loans (sum of lines a and b)	\$30,123		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Bank Shares of Indiana, Inc.
 Person to be contacted about this report: Paul Chrisco, CFO
 Submission date: 6/29/09

RSSD (for Bank Holding Companies): 0002356073
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$188,983	\$184,839		
b. Average Commercial Loans	\$423,274	\$420,855		
c. Total Loans (sum of lines a and b)	\$612,257	\$605,694		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Community Business Bank**
 Person to be contacted about this report: **Mark S. Day**
 Submission date: **June 5, 2009**

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

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$30,505	This report follows Treasury guidelines	
b. Average Commercial Loans	\$84,691	This report follows Treasury guidelines	
c. Total Loans (sum of lines a and b)	\$115,196	This report follows Treasury guidelines	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Financial Corporation
 Person to be contacted about this report: Rich Mayer 540-213-1224
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2750
 FDIC Certificate Number (for depository institutions): 30417

LENDING ACTIVITY	2009 May	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$249,182		Residential mortgage, home equity, junior liens, automobile, and other consumer loans.
b. Average Commercial Loans	\$239,007		Commercial and industrial purposes to sole proprietorships, corporations and other business enterprises.
c. Total Loans (sum of lines a and b)	\$488,189		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community First Bancshares Inc (Community First Bank)
 Person to be contacted about this report: Ann Main 870 391 8005
 Submission date: June 8, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$173,906	Includes Installment loans, 1-4 Family Loans, overdrafts, and Overdraft privilege loans. Also includes secondary market loans pending sale.	
b. Average Commercial Loans	\$243,708	Includes Commercial, Real Estate Construction and Land Development, Non-farm & non-residential, Multi-family residential, Agricultural and Secured by Farmland, Municipal Loans, and Unposted/Suspense Items.	May Balances negatively impacted due to approximate \$6.4 million paydown at month-end April.
c. Total Loans (sum of lines a and b)	\$417,614		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

RSSD (for Bank Holding Companies): 0000126254
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 01459

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$333,274	Data is compiled by downloading the average balance of all loans having a balance at any time during the month. The loan system's purpose code is used to identify loans as Consumer.	
b. Average Commercial Loans	\$716,516	Data is compiled by downloading the average balance of all loans having a balance at any time during the month. The loan system's purpose code is used to identify loans as Commercial	
c. Total Loans (sum of lines a and b)	\$1,049,790		

2. General Market Commentary (optional).

First State Bank did show increase in the consumer loan portfolio in the month of May. Our current lending focus has been to increase our consumer portfolio and decrease in CRE concentrations.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community First, Inc. UST 330
 Person to be contacted about this report: Jon Thompson, Controller
 Submission date: 5/31/09

RSSD (for Bank Holding Companies): 0003108194
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 36165

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$224,374		
b. Average Commercial Loans	\$346,165		
c. Total Loans (sum of lines a and b)	\$570,539		

2. General Market Commentary (optional).

While overall demand for loans has remained low, activity in our secondary market lending has remained very active. We originated \$8.3 million in mortgage loans to be sold on the secondary market during April 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: COMMUNITY HOLDING COMPANY OF FL, INC.
 Person to be contacted about this report: FRED LEOPOLD
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,980		
b. Average Commercial Loans	\$24,260		
c. Total Loans (sum of lines a and b)	\$27,240		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Investors Bancorp, Inc (First Federal Community Bank of Bucyrus)
 Person to be contacted about this report: Phillip W. Gerber, CEO
 Submission date: 6/25/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$94,209	BALANCE INCLUDES \$13,544- OF MORTGAGE LOANS ORIGINATED AND SOLD WITH SERVICE RETAINED	
b. Average Commercial Loans	\$24,930	BALANCES INCLUDE \$344 OF A LOAN PARTICIPATED WITH SERVICE RETAINED	
c. Total Loans (sum of lines a and b)	\$119,236		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Partners Bancorp
 Person to be contacted about this report: Bernice E. Kotza, Loan Operations Manager
 Submission date: June 4, 2009

RSSD (for Bank Holding Companies): 3395668
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35426

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$392,147		
b. Average Commercial Loans	\$77,564		
c. Total Loans (sum of lines a and b)	\$469,711		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Trust Financial Corporation
 Person to be contacted about this report: Lori Adams
 Submission date: 6/23/2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$136,780		
b. Average Commercial Loans	\$645,188		
c. Total Loans (sum of lines a and b)	\$781,968		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community West Bancshares (Community West Bank)
 Person to be contacted about this report: Richard Favor EVP/CCO
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$222,304		This information is obtained from bank's general ledger. Consumer loans include residential mortgage loans, manufactured housing loans, home equity lines, consumer loans and overdraft protection facilities.
b. Average Commercial Loans	\$375,769		This information is obtained from bank's general ledger. Commercial loans include construction loans, commercial real estate loans, business loans and SBA guranteed loans.
c. Total Loans (sum of lines a and b)	\$598,073		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Congaree Bancshares, Inc.
 Person to be contacted about this report: Charlie Lovering clovering@congarereestatebank.com
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 3452365
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 58301

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$46,328		
b. Average Commercial Loans	\$64,550		
c. Total Loans (sum of lines a and b)	\$110,878		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Corning Savings and Loan Association
 Person to be contacted about this report: Angelia Goodman
 Submission date: July 1, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): 7368
 FDIC Certificate Number (for depository institutions): 31711

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$11,862		
b. Average Commercial Loans	\$12,184		
c. Total Loans (sum of lines a and b)	\$24,046		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Country Bank Shares, inc. (Farmers & Merchants Bank)
 Person to be contacted about this report: Marv Mullaney
 Submission date: 06/03/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$123,059		
b. Average Commercial Loans	\$154,117	includes our ag loans	
c. Total Loans (sum of lines a and b)	\$277,176		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Crazy Woman Creek Bancorp Inc
 Person to be contacted about this report: Carolyn Kaiser
 Submission date: 6/09/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$48,618		includes SFD mortgages funded with the intention to sell to secondary market
b. Average Commercial Loans	\$64,148		
c. Total Loans (sum of lines a and b)	\$112,766		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$160,801		
b. Average Commercial Loans	\$618,591		
c. Total Loans (sum of lines a and b)	\$779,392		

2. General Market Commentary (optional).

Does not include \$3,082 (in thousands) in average loan balances for work in process for the month of May.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Crosstown Holding Company/21st Century Bank
 Person to be contacted about this report: Kevin Turnquist, 763-792-3720
 Submission date: 6-15-09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$47,121		
b. Average Commercial Loans	\$268,368		
c. Total Loans (sum of lines a and b)	\$315,489		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CSRA Bank Corp. (First State Bank) UST 657
Person to be contacted about this report: Joseph E. Gore, President
Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 1493672
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 19163

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$31,953		
b. Average Commercial Loans	\$48,339		
c. Total Loans (sum of lines a and b)	\$80,293		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CVB FINANCIAL CORP. (Citizens Business Bank)
 Person to be contacted about this report: Edward J. Biebrich, Jr.
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies):1029222
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 21716

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$392,797		
b. Average Commercial Loans	\$3,272,596		
c. Total Loans (sum of lines a and b)	\$3,665,393		

2. General Market Commentary (optional)

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Deerfield Financial Corp/ Bank of Deerfield
 Person to be contacted about this report: Christopher Reithmeyer
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): 1416738
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 2477

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$36,960		
b. Average Commercial Loans	\$41,728		
c. Total Loans (sum of lines a and b)	\$78,688		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: DeSoto County Bank
 Person to be contacted about this report: Ken C. McNeil
 Submission date: June 4, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$5,852		None
b. Average Commercial Loans	\$42,811		None
c. Total Loans (sum of lines a and b)	\$48,663		None

2. General Market Commentary (optional) - None

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Diamond Bancorp, Inc. & Bank of Washington**
 Person to be contacted about this report: **Robert M. Tobben, Secretary / Treasurer**
 Submission date: **06/25/2009**

RSSD (for Bank Holding Companies): **2294812**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **12627**

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$100,547	\$100,308	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)	We are working to develop a sytem-generated montly report of originations for this category of loans and will include that information beginning with the report for June 2009.
b. Average Commercial Loans	\$567,663	\$573,355	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	We are working to develop a sytem-generated montly report of originations for this category of loans and will include that information beginning with the report for June 2009.
c. Total Loans (sum of lines a and b)	\$668,210	\$673,663	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	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Dickinson Financial Corporation II
 Person to be contacted about this report: Dennis Ambroske
 Submission date: 6-6-09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$550,228		
b. Average Commercial Loans	\$3,495,805		
c. Total Loans (sum of lines a and b)	\$4,046,033		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Discover Financial Services
 Person to be contacted about this report: Christopher Greene
 Submission date: June 22, 2009

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

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$27,858,545	Definitions used are consistent with FR Y-9C definitions of Consumer Loans.	
b. Average Commercial Loans	\$463,861	Definitions used are consistent with FR Y-9C definitions of Commercial Loans.	
c. Total Loans (sum of lines a and b)	\$28,322,406		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: DL Evans Bancorp (D. L. Evans Bank)
 Person to be contacted about this report: Curtis Smith (curtis@dlevans.com)
 Submission date: 6-11-09

RSSD (for Bank Holding Companies): 2242523
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 11666

LENDING ACTIVITY	2009 MONTH	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$108,882		
b. Average Commercial Loans	\$553,273		
c. Total Loans (sum of lines a and b)	\$662,155		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: DNB Financial Corporation
 Person to be contacted about this report: Colleen Duffy
 Submission date: 6/29/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$60,005		
b. Average Commercial Loans	\$221,653		
c. Total Loans (sum of lines a and b)	\$281,658		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Eagle Bancorp, Inc. Person to be contacted about this report: Michael T. Flynn Submission date: June 18, 2009	RSSD (for Bank Holding Companies): 2652104 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$99,877	Includes Personal Loans, Unsecured Personal Lines of Credit, Home Equity Lines of Credit, and Held for Sale Residential Mortgages.	Held for Sale Residential Mortgages were level with the previous month at \$7.3 million due to continued strong origination volume in that department.
b. Average Commercial Loans	\$1,195,372	Includes Commercial and Industrial Loans (C&I), including Small Business and Owner Occupied Real Estate, and Commercial Real Estate Loans, including Construction and Development Loans and Permanent loans	The increase in this category was mainly in Commercial Real Estate loans.
c. Total Loans (sum of lines a and b)	\$1,295,249		

2. General Market Commentary (optional).
 Demand for loans remains relatively strong in the Washington, DC metro market. Our loan volume in May did increase approximately \$4 million over April balances.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$363,208	Includes consumer construction, Residential R/E mortgage, Consumer loans not real estate secured, Credit Card, HELOC, Overdrafts and loan process accounts	Consumer loan categories other than HELCO remain with soft demand
b. Average Commercial Loans	\$466,485	Includes C&I, Commercial real estate, Commercial construction and Agricultural/farmland loans	Commercial loan categories continue to soften as builders and business owners delay initiation of approved projects. Slight improvement in commercial real estate loans.
c. Total Loans (sum of lines a and b)	\$829,693		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: East West Bancorp (East West Bank)
 Person to be contacted about this report: Stella Bi (626) 768-6369
 Submission date: 6/30/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,607,385		Actual Charge offs: \$3,047 thousands in May 09
b. Average Commercial Loans	\$6,449,135		Actual Charge offs: \$31,501 thousands in May 09
c. Total Loans (sum of lines a and b)	\$8,056,520		Total Actual Charge offs: \$34,548 thousands in May 09

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: ECB Bancorp, Inc. (The East Carolina Bank)
 Person to be contacted about this report: Gary M. Adams, SVP&CFO
 Submission date: June 25, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$116,637		
b. Average Commercial Loans	\$448,608		
c. Total Loans (sum of lines a and b)	\$565,245		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Emclair Financial Corp. (The Farmers National Bank of Emlenton)
 Person to be contacted about this report: Lisa Zigo, VP, Manager of Credit Administration
 Submission date: June 23, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$138,053	Residential Mortgages (net of loans sold to Freddie Mac), Home Equity Loans, Home Equity Lines of Credit, Consumer Installment Loans and Consumer Lines of Credit	
b. Average Commercial Loans	\$136,391	Commercial and Commercial Real Estate loans	
c. Total Loans (sum of lines a and b)	\$274,444		

2. General Market Commentary (optional).

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$635,115		
b. Average Commercial Loans	\$533,505		
c. Total Loans (sum of lines a and b)	\$1,168,620		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Equity Bancshares, Inc.**
 Person to be contacted about this report: **Rolando Mayans, Executive Vice President**
 Submission date: **6/22/09**

RSSD (for Bank Holding Companies): **3180547**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$53,595	Includes Home Mortgages Portfolio, Home Mortgages Held For Sale, Consumer Loans and Home Equity Lines of Credit and Overdrafts	Decrease from previous month due to Home Mortgages Held For Sale balance declining due to loans being sold
b. Average Commercial Loans	\$253,721	Includes Commercial Loans (C & I loans), Commercial Real Estate Loans and Agricultural Loans	Increase from previous month due to increase lending activity in commercial real estate.
c. Total Loans (sum of lines a and b)	\$307,316		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: EXCHANGE BANK Person to be contacted about this report: Ed Gomez, SVP Credit Administration Submission date: June 15, 2009	RSSD (for Bank Holding Companies): Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 8468
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$223,077		Loan growth centered in Mortgage Loan activity driven by refinance and purchase markets as rates remain well below historical averages. Purchase market has been strong due to decline in home values driven by level of foreclosures. General affordability index has significantly improved.
b. Average Commercial Loans	\$926,321		Commercial lending continues to decline as state and local economies remain in recession, business investment remains low and overall business and consumer confidence remain weak. A return to improved activity is not expected until late 2009 or early 2010.
c. Total Loans (sum of lines a and b)	\$1,149,398		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&C Bancorp, Inc., F & C Bank
 Person to be contacted about this report: Theresa Wilcox
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies): 2168931
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9378

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$32,880	\$32,987	includes all consumer real estate (1st & jr liens) and all other consumer loans	All segments of consumer loans remained stable from April to May, however, we have seen an overall decrease in new loan requests comparing to previous years.
b. Average Commercial Loans	\$63,786	\$64,268	includes all commercial, commercial real estate, development & ag loans	All segments of commercial loans remained stable from April to May, however, overall loan demand has slowed from prior years.
c. Total Loans (sum of lines a and b)	\$96,666	\$97,255		

2. General Market Commentary (optional).

CPP funds have not been directly injected from the holding company into the working capital of the bank, however, it is improving the loanable liquidity of the bank because the funds are sitting in a F&C Bank checking account.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&M Bancshares, Inc
 Person to be contacted about this report: Laura L McAlexander
 Submission date: June 3, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$63,452		
b. Average Commercial Loans	\$102,013		
c. Total Loans (sum of lines a and b)	\$165,465		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&M Financial Corporation/Farmers & Merchants Bank/UST Seq Num 627
 Person to be contacted about this report: Gail Yarbrough/Diane Talbert
 Submission date: June 4, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$182,859	Loans made by subsidiary	
b. Average Commercial Loans	\$399,702	Loans made by subsidiary	
c. Total Loans (sum of lines a and b)	\$582,561		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&M Financial Corporation UST 778
 Person to be contacted about this report: DeWayne Olive, EVP & CFO
 Submission date: 6/30/09

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$168,121		
b. Average Commercial Loans	\$437,408		
c. Total Loans (sum of lines a and b)	\$605,529		

2. General Market Commentary (optional).

Average Consumer Loans include Mortgage loans Held for Sale that will fluctuate monthly based on the current market. Feb 2009 Bal is \$19,471k. March 2009 Avg Bal is \$17,160k. April Avg Bal is 16,150. May Bal is 19,828. Average Consumer Overdraft balances are not included in Consumer loans.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers & Merchants Financial Corporation
 Person to be contacted about this report: Leon A. Drouhard
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 1059694
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 17719

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,528		
b. Average Commercial Loans	\$13,971		
c. Total Loans (sum of lines a and b)	\$17,499		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers and Merchants Bancshares, Inc. (Enterprise Bank)
 Person to be contacted about this report: Kathryn A. Aderman
 Submission date: 6/09/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$126,328		
b. Average Commercial Loans	\$265,911		
c. Total Loans (sum of lines a and b)	\$392,239		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers Bank (UST Sequence 406)
 Person to be contacted about this report: Douglas Haskett 757 242 6111
 Submission date: 7/1/09

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

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$78,934		
b. Average Commercial Loans	\$205,804		
c. Total Loans (sum of lines a and b)	\$284,738		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers Capital Bank Corporation
 Person to be contacted about this report: Doug Carpenter/Christina Keyes
 Submission date: 6/16/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,079,874		This line item includes construction loans for residential properties and loans on 1-4 family residential properties.
b. Average Commercial Loans	\$238,378		
c. Total Loans (sum of lines a and b)	\$1,318,252		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers State Bankshares, Inc. (The Farmers State Bank)
 Person to be contacted about this report: James M Meyer
 Submission date: June 1, 2009

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$12,453	Average Consumer Loans are made up of Installment, Residential, HELOC's, Single Pay Consumer Loans, and Hospital and Clean Sweep	
b. Average Commercial Loans	\$14,145	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	
c. Total Loans (sum of lines a and b)	\$26,598		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FCB Bancorp, Inc.
 Person to be contacted about this report: Connie W. Hunt
 Submission date: July 1, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$85,498		
b. Average Commercial Loans	\$208,779		
c. Total Loans (sum of lines a and b)	\$294,277		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FFW Corporation (Crossroads Bank)
 Person to be contacted about this report: Emily Boardman
 Submission date: 06/08/09

RSSD (for Bank Holding Companies): 228279
 Holding Company Docket Number (for Thrift Holding Companies): H2092
 FDIC Certificate Number (for depository institutions): 29839

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$107,853		
b. Average Commercial Loans	\$126,504		
c. Total Loans (sum of lines a and b)	\$234,357		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fidelity Bancorp, Inc UST 1031 (Fidelity Bank)
 Person to be contacted about this report: Brent Reed
 Submission date: 06/24/2009

RSSD (for Bank Holding Companies): 0002435437
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 32511

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$20,067	\$19,993	Consumer loans + Consumer credit lines + 1-4 Mtg loans + 1-4 seconds mtg + consumer OD No Holding Co loans.	
b. Average Commercial Loans	\$101,885	\$100,846	Commercial Loans + Commercial RE loans + Commercial OD + Susidiary loans. No Holding Co loans.	
c. Total Loans (sum of lines a and b)	\$121,952	\$120,839	Equals consolidated average total loans	

2. General Market Commentary (optional).

Received TARP funds May 29, 2009

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fidelity Bancorp, Inc.
 Person to be contacted about this report: Richard Spencer
 Submission date: 6/16/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$278,423		In addition to the portfolio amounts shown, we originated and sold \$8.2 million in residential first mortgages in the month of May.
b. Average Commercial Loans	\$176,152		
c. Total Loans (sum of lines a and b)	\$454,575		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fidelity Financial Corp (Fidelity Bank, Wichita, Kansas)
 Person to be contacted about this report: Bruce Wilgers
 Submission date: 6-02-09 as of 5-31-09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$367,246		
b. Average Commercial Loans	\$585,180		
c. Total Loans (sum of lines a and b)	\$952,426		Fidelity Bank has closed \$138MM of new originations and renewed \$170MM for combined YTD production of \$308MM against our CPP receipt of \$36.2MM.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fidelity Southern Corporation
 Person to be contacted about this report: Robert Curry
 Submission date: June 12, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,069,602		Average balance of consumer loans sold in May 2009 was \$44,442
b. Average Commercial Loans	\$401,431		Average balance of commercial loans sold in May 2009 was \$496
c. Total Loans (sum of lines a and b)	\$1,471,033		Total average balance of loans sold in May 2009 was \$44,938

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Financial Institutions, Inc.
 Person to be contacted about this report: George D. Hagi, CRO
 Submission date: 06/22/09

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$692,448		
b. Average Commercial Loans	\$500,344		
c. Total Loans (sum of lines a and b)	\$1,192,792		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Advantage Bancshares Inc. (First Advantage Bank)**
 Person to be contacted about this report: **Jim Amundson 763-780-6611**
 Submission date: **7/1/09**

RSSD (for Bank Holding Companies): **3195055**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **57596**

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$13,517	\$13,476		
b. Average Commercial Loans	\$27,591	\$28,308		
c. Total Loans (sum of lines a and b)	\$41,108	\$41,784		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First American International Corp. (First American International Bank)
 Person to be contacted about this report: Lesley Lau
 Submission date: June 9, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$357,963		Includes \$328,375,039 of consumer loans sold to Fannie Mae. However, First American International Bank continues to service the loans sold to Fannie Mae.
b. Average Commercial Loans	\$475,151		
c. Total Loans (sum of lines a and b)	\$833,114		First American International Bank does not service loans that it has not originated itself.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Bancorp UST 341
 Person to be contacted about this report: Eric Credle
 Submission date: July 1, 2009

RSSD (for Bank Holding Companies): 1076431
 Holding Company Docket Number (for Thrift Holding Companies): n/a
 FDIC Certificate Number (for depository institutions): 15019

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,239,016		
b. Average Commercial Loans	\$939,811		
c. Total Loans (sum of lines a and b)	\$2,178,827		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

RSSD (for Bank Holding Companies): 2744894

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/25/2009

FDIC Certificate Number (for depository institutions): 30387

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$5,442,050		Finance Leases are being included in the Average Consumer Loans portfolio
b. Average Commercial Loans (2)	\$8,112,194		Construction and Land Loans are being included in the Commercial Loans portfolio
c. Total Loans (sum of lines a and b)	\$13,554,244		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First BancTrust Corporation
 Person to be contacted about this report: Ellen Litteral, 217-465-0240
 Submission date: 06-24-2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$123,184		
b. Average Commercial Loans	\$161,798		
c. Total Loans (sum of lines a and b)	\$284,982		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Firstbank Corporation
 Person to be contacted about this report: Rich Rice
 Submission date: June 9, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$412,227		Includes consumer, residential mortgage, and residential mortgage held for sale.
b. Average Commercial Loans	\$702,518		
c. Total Loans (sum of lines a and b)	\$1,114,745		

2. General Market Commentary (optional).

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of Institution: First Bankers Trustshares, Inc.
 Person to contact regarding this report: Tom.Frese [tom.frese@firstbankers.com]
 Submission Date: June 4, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$83,787		
b. Average Commercial Loans	\$206,399		
c. Total Loans (sum of lines a and b)	\$290,186		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Bank of Charleston, Inc.

RSSD (for Bank Holding Companies):

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/7/09

FDIC Certificate Number (for depository institutions): 57514

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$36,453		First Bank of Charleston's Loan to deposit ratio as of 5/3/09 was 96.38%
b. Average Commercial Loans	\$87,020		
c. Total Loans (sum of lines a and b)	\$123,473		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Banks, Inc.**

RSSD (for Bank Holding Companies): **1118797**

Person to be contacted about this report: **Lisa K. Vansickle, Senior Vice President and Chief Financial Officer (Telephone - (314) 592-6603)**

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

Submission date: **June 30, 2009**

FDIC Certificate Number (for depository institutions): **12229**

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,671,203	Consumer Loans include loans used for personal, family, or household uses including residential mortgages, Home Equity, Loans Held for Sale and Other Consumer loans such as automobile and other similar consumer loans.	
b. Average Commercial Loans	\$6,688,241	Commercial Loans include loans for commercial and industrial purposes, whether secured or unsecured, single-payment, or installment. They also include loans to individuals for commercial, industrial, and professional purposes. These loans include Commercial and Industrial (C&I), Real Estate Construction and Land Acquisition and Development, Small Business, and Commercial Real Estate (CRE).	
c. Total Loans (sum of lines a and b)	\$8,359,444		

2. General Market Commentary (optional)

Average consumer loans increased \$1.7 million during May 2009 (as compared to April 2009). The increase was primarily attributable to increases in average loans held for sale and home equity loans of \$17.9 million and \$3.5 million, respectively, partially offset by a decline in 1-4 family residential mortgage loans held for portfolio of \$18.0 million resulting from loan prepayments in the current refinance environment and loan charge-offs. First Bank also sold \$49.2 million of 1-4 family residential mortgage loans into the secondary market during the month of May 2009. During the five months ended May 31, 2009, First Bank originated and closed \$292.8 million of 1-4 family residential mortgage loans. In addition, First Bank sold \$199.6 million of 1-4 family residential mortgage loans into the secondary market during the five months ended May 31, 2009. The average balance of commercial loans decreased \$65.9 million during May 2009 (as compared to April 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 \$55.5 million that primarily resulted from loan payments, lack of customer demand and loan charge-offs on nonperforming credit relationships.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Busey Corporation**
 Person to be contacted about this report: **Barbara J. Harrington, phone: (217) 365-4302; fax: (217) 365-4592; e-mail: Barb.harrington@busey.com**
 Submission date: **June 10, 2009**

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

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$701,280		
b. Average Commercial Loans	\$2,525,392		
c. Total Loans (sum of lines a and b)	\$3,226,672		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Business Bank NA**
 Person to be contacted about this report: **William Roche**
 Submission date: **6/22/2009**

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,886		
b. Average Commercial Loans	\$82,535		
c. Total Loans (sum of lines a and b)	\$84,421		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First California Financial Group, Inc. Person to be contacted about this report: Romolo Santarosa Submission date: 06/16/09	RSSD (for Bank Holding Companies): 1031681 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$88,494	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.	\$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 \$88.5 million at 5/31/09. This represents an increase of \$19.1 million, or 27.5%, from 12/31/08 to 5/31/09.
b. Average Commercial Loans	\$694,829	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.	\$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 \$694.8 million at 5/31/09. This represents an increase of \$109.8 million, or 18.8%, from 12/31/08 to 5/31/09.
c. Total Loans (sum of lines a and b)	\$783,323		\$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 \$783.3 million at 5/31/09. This represents an increase of \$128.9 million, or 19.7%, from 12/31/08 to 5/31/09.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: **6/11/2009**

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

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$31,875	Includes home equity lines of credit, 1-4 family residential mortgages, overdraft protection lines of credit, and all other consumer loans (auto, personal, etc.). Loans held for sale have been excluded.	
b. Average Commercial Loans	\$349,095	Includes Commercial and Industrial (C&I), Commercial Real Estate (CRE), and Construction and Development (C&D) loans, net of participated balances.	
c. Total Loans (sum of lines a and b)	\$380,970	Total is net of loans in process, not net of unearned income or loan loss allowances. Loans made by subsidiary bank (First Capital Bank)	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Choice Bank**
 Person to be contacted about this report: **Yvonne L. Chen, CFO / Tel (562) 345-9244, ychen@firstchoicebankca.com**
 Submission date: **June 11, 2009**

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$0		
b. Average Commercial Loans	\$73,787		
c. Total Loans (sum of lines a and b)	\$73,787		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Citizens Banc Corp
 Person to be contacted about this report: Rich Dutton (rjdutton@citizensbankco.com)
 Submission date: 6/10/09

RSSD (for Bank Holding Companies): First Citizens Banc Corp, 1246533
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): The Citizens Banking Company, 12982

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$384,547		
b. Average Commercial Loans	\$405,378		
c. Total Loans (sum of lines a and b)	\$789,925		

2. General Market Commentary (optional).

Loan activity for May '09 is summarized as follows: new loan originations \$ 10,725,000; principal repayments and payoffs of existing loans \$12,051,000; and , net charge offs \$932,000. The result was a decline in average total loans outstanding of \$2,258,000.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FIRST COMMUNITY BANCSHARES, INC./FIRST COMMUNITY BANK UST 1075
 Person to be contacted about this report: TRAVIS O. WHITACRE, CPA
 Submission date: JUNE 30, 2009

RSSD (for Bank Holding Companies): 1983977
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 14023

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$170,028	\$170,222	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	
b. Average Commercial Loans	\$310,524	\$309,691	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	
c. Total Loans (sum of lines a and b)	\$480,552	\$479,913		\$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.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Community Bancshares, Inc. UST 26
 Person to be contacted about this report: David D. Brown
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 2353595
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 13012

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$602,257		None
b. Average Commercial Loans	\$666,726		None
c. Total Loans (sum of lines a and b)	\$1,268,983		

2. General Market Commentary (optional).

Total new and renewed loan production for May 2009 was approximately \$50.5 million.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Community Bank Corporation
 Person to be contacted about this report: Kaylan Brugh
 Submission date: June 4 ,2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$209,562		
b. Average Commercial Loans	\$214,481		
c. Total Loans (sum of lines a and b)	\$424,043		

2. General Market Commentary (optional).

<u>New Loans Originated</u>	<u>New Loan Amount Originated</u>	<u>New Loan Amount Funded</u>	<u>New Loan Balances as of May 31, 2009</u>
From December 23, 2008 to May 31, 2009	\$37,161,359	\$21,969,475	\$23,868,623
For the Month of May 2009	\$9,598,310	\$2,119,503	\$2,121,812

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Community Corporation
 Person to be contacted about this report: Sarah Donley sdonley@firstcommunitysc.com
 Submission date: original 6/30/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$81,966		
b. Average Commercial Loans	\$250,633		
c. Total Loans (sum of lines a and b)	\$332,599		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Defiance Financial Corp. (First Federal Bank of the Midwest)
 Person to be contacted about this report: Donald P. Hileman
 Submission date: June 22, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H 25 13
 FDIC Certificate Number (for depository institutions): 29845

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$362,407	This is gross average consumer loans including residential mortgages, home equity, home improvement, credit cards, auto, mobile homes loans and other consumer	
b. Average Commercial Loans	\$1,260,745	This is gross average commercial loans including all commercialm commercial real estate and small business loans.	
c. Total Loans (sum of lines a and b)	\$1,623,152		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Express of Nebraska, Inc. (UST sequence Number 505)

RSSD (for Bank Holding Companies): 1250398

Person to be contacted about this report: Donald D. Kinley, Executive Vice President and CFO (308) 633-8232

Holding Company Docket Number (for Thrift Holding Companies):

Submission date:

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$64,005	1-4 Family Mortgage, Consumer Installment, PMR, Overdrafts	
b. Average Commercial Loans	\$208,425	Commercial, Agricultural, Commercial RE, Agricultural Real Estate, Nontaxable Commercial	
c. Total Loans (sum of lines a and b)	\$272,430		

2. General Market Commentary (optional).

Closed 33 loans totalling \$3.1 million in secondary market real estate loans during April. Market remains strong, especially for refinancing, for this type of loan.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Federal Bancshares of Arkansas, Inc. (First Federal Bank)
 Person to be contacted about this report: Sherri Billings
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2658
 FDIC Certificate Number (for depository institutions): 28982

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$314,848	Includes loans for 1-4 family residential properties, auto and other installment consumer loans	
b. Average Commercial Loans	\$256,413	Includes loans for commercial real estate, multifamily residential properties, land development and other installment commercial loans.	
c. Total Loans (sum of lines a and b)	\$571,261		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Financial Bancorp
 Person to be contacted about this report: Shannon M. Kuhl, shannon.kuhl@bankatfirst.com, Telephone: (513)979-5773
 Submission date: June 29, 2009 CORRECTED

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$772,824		
b. Average Commercial Loans	\$1,975,630		
c. Total Loans (sum of lines a and b)	\$2,748,454		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Financial Holdings, Inc. (First Federal Savings and Loan Association of Charleston)
 Person to be contacted about this report: Andrea Reece, 843-529-5597
 Submission date: June 30th, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H1214
 FDIC Certificate Number (for depository institutions): 28994

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,813,703		
b. Average Commercial Loans	\$570,493		
c. Total Loans (sum of lines a and b)	\$2,384,196		

2. General Market Commentary (optional).

New loan production for the month of May included approximately \$78.0 million of new mortgage loans; an \$18.2 million increase over April. May's production also included \$21.0 million in other consumer loans; a \$1.9 million increase over April. Our loans held for sale pipeline increased approximately \$12.3 million during the month.

Not included in our portfolio balance above are the residential mortgage loans held for sale. Average loans held for sale at May 2009 were \$48.7 million, a \$3.4 million increase over April.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Financial Service Corporation
 Person to be contacted about this report: Vicky Williams
 Submission date: June 9, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$371,735	1-4 residential loans, home equity loans, other consumer loans, auto loans, credit card loans	
b. Average Commercial Loans	\$594,160	Commercial and industrial loans, construction and land loans, farm loans, commerecial real estate loans	
c. Total Loans (sum of lines a and b)	\$965,895		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$43,063		
b. Average Commercial Loans	\$161,797		
c. Total Loans (sum of lines a and b)	\$204,860		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Horizon National Corporation
 Person to be contacted about this report: Alan Balducci
 Submission date: June 26, 2009

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

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$10,187,923	Loans used for personal, family, or household uses including permanent residential mortgages, home equity, home equity lines of credit, credit card, and other consumer installment loans. They also include one-time close product, on balance sheet securitizations of home equity loans, and consumer loans held for sale.	Average Consumer Loans held for sale were \$597.6 million for May 2009, the remaining balances are held to maturity.
b. Average Commercial Loans	\$10,579,517	Loans used for commercial and industrial purposes to individuals, sole proprietorships, partnerships, corporations, and other business enterprises. They generally are Commercial and Industrial (C&I), Small Business, Commercial Real Estate (CRE), and Income CRE. Loans to other financial institutions and commercial loans held for sale are also included.	Average Commercial Loans held for sale were \$38.0 million for May 2009, the remaining balances are held to maturity.
c. Total Loans (sum of lines a and b)	\$20,767,440		

2. General Market Commentary (optional)

Total average loan balances continued to show a downward trend from Apr 2009 to May 2009. Core businesses (which for the purposes of this report are defined as Regional Banking, Capital Markets, Regional Mortgage, & Corporate) experienced a decrease in average loan balances from \$12.9 billion in Apr 2009 to \$12.8 billion in May 2009. Average consumer loan balances in core businesses remained relatively flat at \$3.2 billion in both Apr 2009 and May 2009 while average commercial loan balances in core businesses have declined from \$9.7 billion to \$9.6 billion from Apr 2009 to May 2009 as demand decreased and businesses appear to be using excess capital to pay down debt rather than incur more liability. Both average consumer and average commercial loan balances in the national businesses declined from Apr 2009 to May 2009 as the wind-down of those portfolios continued.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Litchfield Financial Corporation

RSSD (for Bank Holding Companies):0001363757

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 18, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$197,206		
b. Average Commercial Loans	\$199,860		
c. Total Loans (sum of lines a and b)	\$397,066		

2. General Market Commentary (optional)

Loan growth has been in commercial leases as well as commercial mortgages and lines of credit. The total loan and lease portfolio grew on average \$1 million from April to May of 2009. Beginning in March, the Bank launched the "FNBL Stimulus Package". This goal of this program was to invest over \$10 million back into our communities by providing special loans for buying a new home, new car, running a business or other consumer needs. Additionally second quarter originations and sales of residential mortgages to Fannie Mae have totaled \$3.8 million (17 loans) to date.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First M&F Corporation
 Person to be contacted about this report: Bobby Thompson
 Submission date: 06/08/09

RSSD (for Bank Holding Companies): 1095982
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 09361

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$235,928	Includes 1-4 family real estate secured consumer loans, home equity loans, loans to individuals for consumer purposes, overdrafts, student loans held for sale and 1-4 family mortgages held for sale	
b. Average Commercial Loans	\$905,390	Includes all real estate secured construction loans, loans secured by commercial properties, loans to business entities and nonprofit organizations, agricultural loans and loans to municipalities	
c. Total Loans (sum of lines a and b)	\$1,141,318		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Market Bank, FSB
 Person to be contacted about this report: Jeff Hickok, 804-254-6814, jeff.hickok@firstmarketbank.com
 Submission date: June 23, 2009

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

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$362,208	Automobile, Home Equity, and other secured/unsecured consumer loans.	May consumer loan volume includes 303 new automobile loans for \$4.9 million in balances although the average balance of payments exceeds the average balances for this new loan volume by \$2.2 million. Equity average balances increased by \$149 thousand in May due mainly to existing line utilization.
b. Average Commercial Loans	\$664,117	Commercial & Industrial, Construction and Commercial Real Estate loans	Average balances for May reflect 24 new loans for \$4.8 million and an increase in average balances of \$884 thousand over April.
c. Total Loans (sum of lines a and b)	\$1,026,325		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Menasha Bancshares, Inc./First National Bank-Fox Valley
 Person to be contacted about this report: Michael W. Boettcher, Senior Vice President/CFO
 Submission date: June 29, 2009

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

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$39,523		Within the total average Consumer loan balances, First National Bank-Fox Valley closed 14 new consumer loans for a total amount of \$1,059,345.
b. Average Commercial Loans	\$153,643		Within the total average Commercial loan balances, First National Bank-Fox Valley closed 20 new Commercial loans for a total amount of \$ 8,144,542.
c. Total Loans (sum of lines a and b)	\$193,166		

2. General Market Commentary (optional).

In addition to consumer loan activity listed above, First National Bank-Fox Valley has also originated 28 secondary market real estate loans for a total of \$ 5,456,900 in the month of May.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Merchants Corporation

RSSD (for Bank Holding Companies): 1208559

Person to be contacted about this report: Jami Bradshaw, SVP and Chief Accounting Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6.12.09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$951,520		
b. Average Commercial Loans	\$2,689,933		
c. Total Loans (sum of lines a and b)	\$3,641,453		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Midwest Bancorp, Inc. (First Midwest Bank)**
 Person to be contacted about this report: **Cynthia Lance, EVP and Corporate Secretary**
 Submission date: **June 30, 2009**

RSSD (for Bank Holding Companies): **1208184**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **03709**

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$716,643	Loan types reported in the category: net direct installment, home equity, net indirect installment, 1-4 family real estate	The reported balances in lines (a)-(c) reflect total average outstanding loans for the month ended May 31, 2009, with such balances reflective of new and renewed loans net of charge offs, customer pay-down (both scheduled and unscheduled) for active and inactive product lines and other applicable adjustments for the
b. Average Commercial Loans	\$4,642,286	Loan types reported in the category: commercial and industrial, agricultural, commercial real estate, tax-exempt, other	
c. Total Loans (sum of lines a and b)	\$5,358,929		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First National Corporation
 Person to be contacted about this report: Cassandra M. Smith, SVP-Controller
 Submission date: 06/22/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$136,186		
b. Average Commercial Loans	\$313,260		
c. Total Loans (sum of lines a and b)	\$449,446		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First NBC Bank Holding Company**
 Person to be contacted about this report:
 Submission date: **6-25-09**

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

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$56,186		
b. Average Commercial Loans	\$617,838		
c. Total Loans (sum of lines a and b)	\$674,024		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Northern Community Bancorp/First Northern Bank
 Person to be contacted about this report: Louise Walker
 Submission date: June 29, 2009

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$155,417	Totals are by purpose code of the loan. This total includes purpose code 112, 140 - 149, and 610 - 630	Not included in average consumer loan totals are Freddie Mac (FHLMC) Service Retained Loans. FHLMC Service Retained Loans Total Average Outstanding Loan Balance for May 2009 is \$147.4 million and \$7.7million in average new loan originations for the month of May. The Company originated \$0.4 million in new consumer loans and had consumer loan payoffs of \$0.6 million in May.
b. Average Commercial Loans	\$385,203	Totals are by purpose code of the loan. This total includes purpose code 110, 111, 120, 150 - 152, 170 - 172, 410 - 411, 510 - 512, and 550	The Company originated \$3.7 million in new commercial loans in May which were offset by \$1.8 million in commercial loan payoffs. The Bank also purchased \$5.6 million in GNMA/FHLMC/FNMA Agency issued mortgage securites in May.
c. Total Loans (sum of lines a and b)	\$540,620		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First PacTrust Bancorp, Inc. (Pacific Trust Bank)
 Person to be contacted about this report: Regan Lauer
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35498

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$702,761		
b. Average Commercial Loans	\$105,263		
c. Total Loans (sum of lines a and b)	\$808,024		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Place Financial Corp. (First Place Bank)**
 Person to be contacted about this report: **David Gifford**
 Submission date: **6/9/2009**

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

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,245,222	Mortgage, Construction, & Consumer	The numbers reported include residential mortgage loans originated of \$220,504 and residential mortgage loans sold of \$167,329.
b. Average Commercial Loans	\$1,259,040	Commercial	
c. Total Loans (sum of lines a and b)	\$2,504,262		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Priority Financial Corp.
 Person to be contacted about this report: Mark J. Myers
 Submission date: 6/9/09

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$78,393	Residential real estate, consumer installment, consumer lines of credit	
b. Average Commercial Loans	\$105,275	Commercial term, commercial lines of credit, commercial mortgage, commercial construction	
c. Total Loans (sum of lines a and b)	\$183,668		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Reliance Bancshares, Inc
 Person to be contacted about this report: Jeff Paolucci, CFO
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$97,327		
b. Average Commercial Loans	\$386,146		
c. Total Loans (sum of lines a and b)	\$483,473		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Resource Bank**
 Person to be contacted about this report: **Lauren Ranalli**
 Submission date: **6/23/09**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **57967**

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$22,007		
b. Average Commercial Loans	\$78,051		
c. Total Loans (sum of lines a and b)	\$100,058		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

RSSD (for Bank Holding Companies): 2836801

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

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

Submission date: June 26, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$349,471		
b. Average Commercial Loans	\$631,167		
c. Total Loans (sum of lines a and b)	\$980,638		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Sound Bank

RSSD (for Bank Holding Companies): N/A

Person to be contacted about this report: Janice Costiniano

Holding Company Docket Number (for Thrift Holding Companies): N/A

Submission date: June 30, 2009

FDIC Certificate Number (for depository institutions): 57799

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,618		
b. Average Commercial Loans	\$199,180		This includes real estate loans, asset based lending loans, and leases
c. Total Loans (sum of lines a and b)	\$201,798		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Southern Bancorp Inc. (First Southern Bank)
 Person to be contacted about this report: Edward Bukowski
 Submission date: 06-22-09

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

LENDING ACTIVITY	2009 MAY	(Thousands \$)	<u>Comments</u>
1. Loan Balances			
a. Average Consumer Loans	\$20,477		
b. Average Commercial Loans	\$310,526		
c. Total Loans (sum of lines a and b)	\$331,003		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Southwest Bancorporation, Inc. (First Southwest Bank)

RSSD (for Bank Holding Companies): 3228681

Person to be contacted about this report: Dawn Kocjancic, dawn.k@fswb.com or 719-587-4227

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 06/16/09

FDIC Certificate Number (for depository institutions): 57741

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$52,151		
b. Average Commercial Loans	\$151,865	Includes all commercial loans as described in instructions, along with all loans secured by Farmland, and all Loans to Farmers	
c. Total Loans (sum of lines a and b)	\$204,016		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First State Bank of Mobeetie
 Person to be contacted about this report: Randy McCurley, President
 Submission date: June 11, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$5,210		New loans in May 229
b. Average Commercial Loans	\$10,141		New loans in May 367
c. Total Loans (sum of lines a and b)	\$15,351		Total new loans in May 596

2. General Market Commentary (optional).

Total loans are up over 13% since this time last year. Total deposits are up over 8% since this time last year. Loss of oil and gas drilling activity has reduced population numbers and is starting to effect retail business with delines in activity. Royalty income down between 40% to 70%.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Texas BHC (Southwest Bank)
 Person to be contacted about this report: Nancy Braswell
 Submission date: Juen 4, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$189,519		
b. Average Commercial Loans	\$324,632		
c. Total Loans (sum of lines a and b)	\$514,151		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First United Corporation (First United Bank & Trust)**
 Person to be contacted about this report: **Becky Graham, Loan Operations Manager**
 Submission date: **June 30, 2009**

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

LENDING ACTIVITY	2009 May	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$524,138	Consumer lines of credit for overdraft protection, home equity lines of credit, direct consumer loans, indirect consumer loans and consumer mortgage loans.	First United has seen a decrease in the amount of consumer loans. In addition; First United sells directly to the secondary markets for mortgage loans thus not retaining the servicing.
b. Average Commercial Loans	\$510,509	Commercial loans to small businesses, commercial and industrial loans and commercial real estate.	
c. Total Loans (sum of lines a and b)	\$1,034,647		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Western Financial Inc
 Person to be contacted about this report: Julie Courkamp, Controller; Ryan Trigg, CFO
 Submission date: June 19, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$143,153		
b. Average Commercial Loans	\$254,987		
c. Total Loans (sum of lines a and b)	\$398,140		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Flagstar Bancorp Inc/ Flagstar Bank**
 Person to be contacted about this report: **Danielle Moseley-Tatum (248) 312 - 5086**
 Submission date: **June 15, 2009**

RSSD (for Bank Holding Companies): **N/A**
 Holding Company Docket Number (for Thrift Holding Companies): **H2224**
 FDIC Certificate Number (for depository institutions): **32541**

LENDING ACTIVITY	<u>2009</u> <u>May</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
a. Average Consumer Loans	\$10,158,841	Includes single family residential mortgage loans, second mortgage loans, home equity loans, other types of consumer loans, and single family residential construction loans.	
b. Average Commercial Loans	\$2,257,450	Includes commercial real estate, commercial non-real estate loans and lines to mortgage brokers to make single family residential mortgage loans.	
c. Total Loans (sum of lines a and b)	\$12,416,291		

2. General Market Commentary (optional)

Flagstar Bank's primary business is to originate agency-conforming prime one-to-four family residential first mortgage loans, either for our own investment portfolio or to sell or securitize loans for Fannie Mae/ Freddie Mac and Ginnie Mae. The sales and securitization process allows us to sell our current residential mortgage loan production to Fannie Mae/ Freddie Mac or Ginnie Mae and use the proceeds to originate additional residential mortgage loans. We have included our residential mortgage loan production for the month since the average loan balance will not properly reflect the origination and sales cycle of our loans. Our May 2009 loan originations totaled \$3.2 billion, an increase of \$0.4 billion or 10.4% as compared to May 2008 loan originations of \$2.8 billion. Our loan production year to date for 2009 totals \$15.8 billion, which is an increase of \$2.1 billion or 15.3% as compared to loan production for year to date 2008 of \$ 13.7 billion.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Florida Business BancGroup, Inc. (Bay Cities Bank)
 Person to be contacted about this report: Pat Murrin
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 0002805432
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 35066

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$26,840	Includes loans to consumers for personal, household use; closed end loans secured by 1-4 family residential properties; home equity lines of credit; overdraft protectionlines of credit; other consumer loans	
b. Average Commercial Loans	\$246,732	Includes commercial and industrial loans; commercial real estate loans	
c. Total Loans (sum of lines a and b)	\$273,572		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Flushing Financial Corporation**
 Person to be contacted about this report: **David W. Fry 1-718-512-2738**
 Submission date: **June 25, 2009**

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,004,481		Includes \$1,004,188 in average 1-4 family residential real estate loans.
b. Average Commercial Loans	\$2,062,123		Includes \$1,043,681 in multi-family real estate loans, \$781,463 in non-residential real estate loans, \$108,067 in construction loans and \$126,939 in small business loans.
c. Total Loans (sum of lines a and b)	\$3,066,604		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FNB Bancorp Person to be contacted about this report: Terence Yu, Asst. Controller Submission date: 06-26-2009	RSSD (for Bank Holding Companies): 0003047743 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$56,018	Monthly average balances based on General Ledger	In May, 7 new "Home Equity Line of Credit" were approved for \$1.3MM commitments and one consumer loan was funded for \$7M. YTD total was 27 loans for \$5.7MM commitments compared to 15 loans for \$3.1MM same period last year. There were 6 consumer installment loans funded in 2009 compared to 5 last year. New loans were offset by paydown and resulted in net increase of \$600M in May.
b. Average Commercial Loans	\$438,659	Monthly average balances based on General Ledger	In May, 8 new commercial loans were approved for \$5.5MM and 16 commercial loans were renewed for \$13MM. YTD total was 191 loans for \$96MM compared to 176 loans for \$84MM last year. New loans were offset by paydown/payoff in the amount of \$11MM resulted in net decrease of \$4MM.
c. Total Loans (sum of lines a and b)	\$494,677	Sum of above	

2. General Market Commentary (optional)
 In May, 32 loans were booked compared to 56 in April, 47 in March, 29 in February and 27 in January. Dollar amounts were \$19.7MM compared to \$22.3MM in April, \$30.9MM in March, \$11.6MM in February and \$11.7MM in January. YTD loan activities have increased by 8 percent with 191 loans compared to 176 loans last year, dollar amounts were \$96.2M compared to \$84.2MM last year. Total amount in pipeline to be funded in the next 90 days estimate at \$10.3MM compared to \$9.3M same period last year. Total gross loans decreased by \$4MM from \$498.6MM in April to \$494.6MM in May. The decrease is mainly due to scheduled monthly principal paydown of \$3MM and loan payoff of \$7.8MM. The Bank continues to lend to the communities that it serves that meets the underwriting standards.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F.N.B. Corporation

RSSD (for Bank Holding Companies): 3005332

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

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

Submission date: 6/15/09

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,551,541	Includes the following loan types: installment loans (direct and indirect), PHEAA loans, consumer LOC, and residential mortgages	
b. Average Commercial Loans	\$3,255,735	Includes the following loan types: commercial loans (mortgage and commercial and industrial), leases and mezzanine loans	
c. Total Loans (sum of lines a and b)	\$5,807,276		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FNB United Corp. Person to be contacted about this report: Carey Chapman Submission date: June 29, 2009	RSSD (for Bank Holding Companies): 0001133473 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$373,166		**Our Consumer Loan production for the same period of time generated 717 units, totaling \$96mm 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 192 New home purchases, 311 refinances and
b. Average Commercial Loans	\$1,218,838		**Our Commercial loan production for the same period of time generated 49 units, totaling \$10,379,606.00 in closed commitments. Included in these production totals would be C&I, Small Business and Commercial Real Estate types of loans.
c. Total Loans (sum of lines a and b)	\$1,592,005		

2. General Market Commentary (optional).

** We have created 15 loan programs designed to assist our developers and home builders in the sale of residential lots, speculative home construction and new town homes & condominiums. At present time we have closed approximately \$2.8mm and we have another \$3.6mm in varying stages of process, under these specialized programs. In addition we have assisted 25 families (totaling approximately \$5.7mm) to avoid foreclosure by utilizing both FNMA's and our own internal mortgage modification programs. We presently have only 9 homes in foreclosure out of 4,734 in total mortgages serviced.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fortune Financial Corporation / FortuneBank
 Person to be contacted about this report: Darren Gosling
 Submission date: June 19, 2009

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

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$10,189	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.	
b. Average Commercial Loans	\$96,679	Includes loans to individuals for business purpose or loans to a company or LLC. These loans include commercial and industrial, small business, commercial real estate, investment real estate, lines of credit and all other business loans	
c. Total Loans (sum of lines a and b)	\$106,868		Increase is due to new business in both consumer and commercial

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FPB BANCORP, INC. (FIRST PEOPLES BANK)
 Person to be contacted about this report: NANCY E. AUMACK, SVP/CFO
 Submission date: 6/12/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$18,908		
b. Average Commercial Loans	\$167,845		
c. Total Loans (sum of lines a and b)	\$186,753		

2. General Market Commentary (optional).

TO DATE, \$15.2 MILLION IN NEW LOAN PRODUCTION HAS BEEN RECORDED. HOWEVER, THE LEVEL OF NON-PERFORMING LOANS AND LOANS TRANSFERRED TO OREO CONTINUES TO INCREASE, AS A RESULT OF THE ECONOMIC DECLINE. COMMERCIAL LOANS AS WELL AS CONSUMER LOAN CUSTOMERS ARE NOW BEING AFFECTED. OUR PIPELINE REMAINS STRONG AND WE ARE COMMITTED TO GROWING AND TO IMPROVING ASSET QUALITY.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Florida Parishes Bank Holding Company: FPB Financial Corp.
 Person to be contacted about this report: Derek Shants (dshants@floridaparishesbank.com) 985-345-1880
 Submission date: 5/31/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): 3862
 FDIC Certificate Number (for depository institutions): 29670

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$86,752		
b. Average Commercial Loans	\$46,427		
c. Total Loans (sum of lines a and b)	\$133,179		

2. General Market Commentary (optional).

Decrease in average consumer loans was due to a decline in Mortgage Loans Held for Sale. This number tends to fluctuate depending on mortgage rates and new mortgage loans. Mortgage Loans Held for Sale in April averaged \$4,055,971 compared to \$1,571,906 at the end of May 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Freeport Bancshares, Inc/Midwest Community Bank
 Person to be contacted about this report: Mark H. Wright
 Submission date:

RSSD (for Bank Holding Companies): 1205585
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 19628

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$53,631	Consumer loans includes loans in process, home equity loans, real estate mortgage loans, overdraft protection loans/overdrafts and consumer installment loans. This category would also include loans held for sale.	Loans are made by the subsidiary and not the holding company.
b. Average Commercial Loans	\$152,747	Commercial loans includes construction development loans, farmland loans, nonfarm/non-residential loans, multifamily loans, commercial loans and municipal loans.	
c. Total Loans (sum of lines a and b)	\$206,378		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fresno First Bank

RSSD (for Bank Holding Companies): N/A

Person to be contacted about this report: Steve Canfield - EVP / CFO

Holding Company Docket Number (for Thrift Holding Companies): N/A

Submission date: 06/01/2009

FDIC Certificate Number (for depository institutions): 58090

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$8,547		Outstanding balances declined slightly as a result of a large revolving personal line of credit that paid off during the month.
b. Average Commercial Loans	\$66,826		
c. Total Loans (sum of lines a and b)	\$75,373		Gross loans outstanding were down in May as a result of the payoff of several large commercial construction loans. New loans made in May totaled \$1.15 million, renewals totalled \$1.00 million and loans extended totaled \$4.64 million.

2. General Market Commentary (optional).

The commercial loan market has continued to slow. Commercial real estate is showing some signs of weakness as vacancy rates rise. This is particularly true in the retail sector. (Fresno First currently has no direct exposure to retail CRE).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Frontier Bancshares Inc. (Horizon Bank, ssb)
 Person to be contacted about this report: James E. Dyess
 Submission date: 06/05/2009

RSSD (for Bank Holding Companies): 3412798
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 3256

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$39,019		
b. Average Commercial Loans	\$86,911		
c. Total Loans (sum of lines a and b)	\$125,930		

2. General Market Commentary (optional).

The bank continues to see increased loan demand, both SBA and conventional.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Fulton Financial Corporation**
 Person to be contacted about this report: **Betsy Chivinski**
 Submission date: **June 17, 2009**

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

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$3,050,767	Residential mortgages, residential mortgage construction, home equity, installment loans, direct and indirect auto loans, student loans.	
b. Average Commercial Loans	\$8,932,118	Commercial, industrial and agricultural loans, commercial mortgage loans, commercial construction loans, leases.	
c. Total Loans (sum of lines a and b)	\$11,982,885		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Gateway Bancshares, Inc.
 Person to be contacted about this report: Felicia F. Barbee
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 2388775
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34239

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$66,379	\$67,572	Including 1-4 Family Residential, Home Equity, overdraft protection, auto, personal, unsecured	
b. Average Commercial Loans	\$132,857	\$133,290	Including secured, unsecured, real estate, construction, A/R	
c. Total Loans (sum of lines a and b)	\$199,236	\$200,862		

2. General Market Commentary (optional).
 Loan demand remains relatively slow although we have increased our outstanding loan amounts in all of the above categories. We continue to look to fund opportunities for credit worthy borrowers and to serve our community.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: GEORGIA COMMERCE BANCSHARES, INC. AND SUBSIDIARY
 Person to be contacted about this report: RODNEY L. HALL
 Submission date: 6/12/2009

RSSD (for Bank Holding Companies): 3165311
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57521

LENDING ACTIVITY (Thousands \$)	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$56,952		
b. Average Commercial Loans	\$215,375		
c. Total Loans (sum of lines a and b)	\$272,327		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Georgia Primary Bank
 Person to be contacted about this report: Kimberly Russo-Alesi
 Submission date: 06/25/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58523

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$3	\$0		
b. Average Commercial Loans	\$4,972	\$4,649		
c. Total Loans (sum of lines a and b)	\$4,975	\$4,649		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: GERMANTOWN CAPITAL CORPORATION/FIRST CAPITAL BANK
 Person to be contacted about this report: Beth Reams
 Submission date: June 19, 2009

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$34,701		
b. Average Commercial Loans	\$117,273		
c. Total Loans (sum of lines a and b)	\$151,974		CPP funds applied for by Germantown Capital Corp., a one bank holding company that owns 100% of First Capital Bank. The funds were received on March 6, 2009.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Grand Capital Corporation
 Person to be contacted about this report: Julie Daman
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$39,136		
b. Average Commercial Loans	\$147,839		
c. Total Loans (sum of lines a and b)	\$186,975		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Great Southern Bancorp (Great Southern Bank)
 Person to be contacted about this report: Tammy Baurichter
 Submission date: 06/30/2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$489,159	1/4 Family, Heloc, Consumer, Overdrafts, ODP, 1-4 Family Revolving, Student Loans	
b. Average Commercial Loans	\$1,675,743	Construction, Multi Family, Comm'l RE, Comm'l, IRB, St & Political, Bus Mgr	
c. Total Loans (sum of lines a and b)	\$2,164,902		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$430,797		
b. Average Commercial Loans	\$1,792,363		
c. Total Loans (sum of lines a and b)	\$2,223,160		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: GREEN CIRCLE INVESTMENTS, INC / PEOPLES TRUST & SAVINGS BANK
 Person to be contacted about this report: Barry L. Smith
 Submission date: 06/17/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$40,192	Consumer - \$7,024 Consumer Real Estate - \$33,168	
b. Average Commercial Loans	\$149,721	Commercial - \$22,634 Commercial Real Estate - \$49,555 Ag - \$36,447 Ag Real Estate - \$41,085	
c. Total Loans (sum of lines a and b)	\$189,913		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Green City Bancshares (FARMERS BANK OF GREEN CITY)
 Person to be contacted about this report: DOUG WILLIAMS
 Submission date: 06/12/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,907		
b. Average Commercial Loans	\$9,952		
c. Total Loans (sum of lines a and b)	\$11,859		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Greer Bancshares Incorporated (Greer State Bank)
 Person to be contacted about this report: Rick Medlock
 Submission date: June 16, 2009

RSSD (for Bank Holding Companies): 3025648
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27413

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$76,513	Loans for personal, family or household uses including residential mortgages, home equity, auto, student loans and other consumer loans.	
b. Average Commercial Loans	\$232,689	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.	
c. Total Loans (sum of lines a and b)	\$309,202		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Guaranty Bancorp, Inc.

RSSD (for Bank Holding Companies): 2637820

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 3, 2009

FDIC Certificate Number (for depository institutions): 18031

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$162,955		
b. Average Commercial Loans	\$114,904		Includes Municipal Loans
c. Total Loans (sum of lines a and b)	\$277,859		

2. General Market Commentary (optional).

Delinquency up sizably over April 09. Commercial loan demand is still fairly strong. Portfolio is showing signs of weakness.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$156,589		
b. Average Commercial Loans	\$399,257		
c. Total Loans (sum of lines a and b)	\$555,847		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Hamilton State Bancshares (Hamilton State Bank)**
 Person to be contacted about this report: **Michael E. Ricketson, CFO**
 Submission date: **June 8, 2009**

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$68,342		
b. Average Commercial Loans	\$152,112		
c. Total Loans (sum of lines a and b)	\$220,455		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$574,249		
b. Average Commercial Loans	\$2,042,707		
c. Total Loans (sum of lines a and b)	\$2,616,956		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Haviland Bancshares Inc. (Haviland State Bank)
 Person to be contacted about this report: Stanley Robertson
 Submission date: 05-06-09

RSSD (for Bank Holding Companies): 1063945
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 17403

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$1,386	\$1,480	Includes all Consumer, Personal, Non-Business, & 1-4 Family	
b. Average Commercial Loans	\$16,051	\$15,896	Includes all Commercial, Ag, Construction, Development, & Business Purpose	
c. Total Loans (sum of lines a and b)	\$17,437	\$17,376		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

RSSD (for Bank Holding Companies): 2038409

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 06/09/09

FDIC Certificate Number (for depository institutions): 10619

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$218,209		
b. Average Commercial Loans	\$791,164	Commercial Loans include both agricultural production and agricultural real estate loans.	
c. Total Loans (sum of lines a and b)	\$1,009,373		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HCSB FINANCIAL CORPORATION (Horry County State Bank)
 Person to be contacted about this report: Loria Barton
 Submission date: 6/19/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$64,497		
b. Average Commercial Loans	\$402,548		
c. Total Loans (sum of lines a and b)	\$467,045		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heartland Financial USA, Inc
 Person to be contacted about this report: David L. Horstmann, SVP-Finance
 Submission date: June 25, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$447,960		
b. Average Commercial Loans	\$1,930,686		
c. Total Loans (sum of lines a and b)	\$2,378,646		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heritage Commerce Corp Person to be contacted about this report: Chris Plummer (408-534-4945) or Larry McGovern (408-494-4562) Submission date: June 18, 2009	RSSD (for Bank Holding Companies): 2209553 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$3,633		The Company made \$1.2 million in new and \$1.0 million in renewed consumer loan commitments in May 2009. Average loans outstanding for May decreased \$237,000 from April due to loan payoffs and paydowns on the principal balance. Consumer loan payoffs were \$1.0 million in May 2009, and there were no consumer loan net charge-offs in May 2009.
b. Average Commercial Loans	\$1,202,908		The Company made \$12.3 million in new and \$42.7 million in renewed commercial loan commitments in May 2009. Average loans outstanding for May decreased by \$5.8 million from April due to loan payoffs, paydowns and net chargeoffs. Commercial loan payoffs were \$5.6 million in May 2009, and commercial loan net recoveries were \$306,000 in May 2009.
c. Total Loans (sum of lines a and b)	\$1,206,541		This results in a total of \$13.5 million in new and \$43.7 million in renewed loan commitments in May 2009. Average loans outstanding during the month are impacted by the timing of the funding of loan commitments, and are reduced by net charge-offs, loan payoffs and principal paydowns.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heritage Financial Corporation

RSSD (for Bank Holding Companies): 2166124

Person to be contacted about this report: Kaylene Lahn, Corporate Secretary, 360.570.7355

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 25, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$79,177		
b. Average Commercial Loans	\$711,527		
c. Total Loans (sum of lines a and b)	\$790,704		

2. General Market Commentary (optional)

We continue to aggressively generate new loans, which totaled \$15.3 million for the month of May as well as \$35 million in renewals for the month of May.

An overall decline in loan totals is caused by a variety of factors: competitive rate pressure causing maturing loans to move to other institutions; current economic environmental factors reducing the working capital needs of business customers and thus line balances; reduced demand by consumers as confidence wanes and home equities diminish.

We continue to seek opportunities for new loans through the production of all loan types, with sound credit underwriting and profitability in mind.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heritage Oaks Bancorp
 Person to be contacted about this report: Margaret Torres, CFO
 Submission date: June 12, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$80,528	Consumer loans include: 1 to 4 family, multi-family, farmland, installment, HELOC, credit cards, and overdrafts	
b. Average Commercial Loans	\$606,455	Commercial loans include: Commercial and Industrial, Commercial Real Estate, Agricultural and Construction and Land	
c. Total Loans (sum of lines a and b)	\$686,982		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Highlands Independent Bancshares, Inc. (Highlands Independent Bank)
 Person to be contacted about this report: Shannon Sapp
 Submission date: 6/4/09

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$80,819		Data provided is Month to Date Average, not Year to Date Average. Nonaccrual loans are included.
b. Average Commercial Loans	\$139,340		Data provided is Month to Date Average, not Year to Date Average. Nonaccrual loans are included.
c. Total Loans (sum of lines a and b)	\$220,159		Data provided is Month to Date Average, not Year to Date Average. Nonaccrual loans are included.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HMN Financial, Inc. (Home Federal Savings Bank) Person to be contacted about this report: Rick Kvam, Asst Controller, (507-535-1211) Submission date: June 30, 2009	RSSD (for Bank Holding Companies): 2500719 Holding Company Docket Number (for Thrift Holding Companies): 02818 FDIC Certificate Number (for depository institutions): 29042
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LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$239,492	Includes: Mortgage Loans held for sale; 1-4 Family and Single Family Construction Mortgage Loans; Saving, Auto, Home Equity, Secured and Unsecured Installment, Lot, Overdraft, Credit Card and Mobile Home Loans	Decreases due to charge offs. Increases in mortgage loans offset by mortgage sales into the secondary market.
b. Average Commercial Loans	\$643,344	Includes: Commercial Real Estate; Commercial Business; Builder, Multifamily and Nonresidential Construction Loans; Multifamily Loans	Decreases due to charges offs and pay offs.
c. Total Loans (sum of lines a and b)	\$882,836	Average Loans are net of any deferred fees/costs	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Home BancShares, Inc.

RSSD (for Bank Holding Companies): 1491409

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/5/09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$449,425		
b. Average Commercial Loans	\$1,535,327		
c. Total Loans (sum of lines a and b)	\$1,984,752		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HOMETOWN BANCORP OF ALABAMA, INC. (HomeTown Bank of Alabama)
 Person to be contacted about this report: Patti Young
 Submission date: 06/15/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$70,392		
b. Average Commercial Loans	\$62,053		
c. Total Loans (sum of lines a and b)	\$132,445		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HopFed Bancorp, Inc. (Heritage Bank)
 Person to be contacted about this report: Billy Duvall
 Submission date: June 2, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$236,949		Continue to see high volume of 1-4 family loans sold on secoardary market. Approximately \$4.8 million in month of May
b. Average Commercial Loans	\$397,170		Increase largely due to continued draws on operation lines of credit used in the production of agricultural products.
c. Total Loans (sum of lines a and b)	\$634,119		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Horizon Bancorp, Inc. Person to be contacted about this report: Thomas H. Edwards Submission date: June 16, 2009	RSSD (for Bank Holding Companies): 1209136 Holding Company Docket Number (for Thrift Holding Companies): N/A FDIC Certificate Number (for depository institutions): 04360
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$622,955	1-4 family residential mortgages which includes held for sale, mortgage warehouse, home equity lines of credit, and other consumer loans (auto, gross overdrafts, personal)	Mortgage refinance activity was very strong until the last week in May when rates increased. Our pipeline is down considerably. There is only a nominal amount of residential construction activity in our markets. Demand to finance consumer goods continues to be soft.
b. Average Commercial Loans	\$313,810	Retail, wholesale and industrial businesses, construction and land development, owner occupied commercial real estate and non-owner occupied commercial real estate	Commercial loan demand remains weak across all sectors of our portfolio. Opportunities for financing construction projects are few and far between.
c. Total Loans (sum of lines a and b)	\$936,765		

2. General Market Commentary (optional).

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Howard Bancorp, Inc.

RSSD (for Bank Holding Companies): 3386910

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/16/2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$31,335		
b. Average Commercial Loans	\$193,725		
c. Total Loans (sum of lines a and b)	\$225,060		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HPK Financial Corporation
 Person to be contacted about this report: Patrick J. Barrett
 Submission date: June 23, 2009

RSSD (for Bank Holding Companies): 0001138049
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 10448

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$26,839	\$27,635		Additionally, the Bank originated and funded \$1.105 million and \$1.202 million residential real estate mortgages in April and May respectively. After funding, these loans were sold in the secondary market, and are not included in the reported averages.
b. Average Commercial Loans	\$125,873	\$125,482		
c. Total Loans (sum of lines a and b)	\$152,712	\$153,117		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Huntington Bancshares Inc.**
 Person to be contacted about this report: **Tom Reed**
 Submission date: **June 30, 2009**

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

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$16,386,727	\$16,292,050		
b. Average Commercial Loans	\$22,965,734	\$22,761,045		
c. Total Loans (sum of lines a and b)	\$39,352,461	\$39,053,095		Despite weaker Midwest loan demand, origination efforts and activity have continued. New loan volume was more than offset by loan repayments and charge-offs so that total loans decreased \$300 million.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Hyperion Bank**
 Person to be contacted about this report: **Nolan Jones**
 Submission date: **June 30, 2009**

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$602	The Gross loans are reported. Do not report U/I.	The Gross loans are reported. Do not report U/I.
b. Average Commercial Loans	\$55,784	The Gross loans are reported. Do not report U/I.	The Gross loans are reported. Do not report U/I.
c. Total Loans (sum of lines a and b)	\$56,386		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: IBC Bancorp, Inc. (International Bank of Chicago)
 Person to be contacted about this report: Marc DeFauw, VP/Controller
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies): 2339759
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 33708

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$33,685	\$33,932	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.	No unusual trends between April and May.
b. Average Commercial Loans	\$96,300	\$96,264	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.	No unusual trends between April and May.
c. Total Loans (sum of lines a and b)	\$129,985	\$130,196		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: IBT Bancorp (Independent Bank of Texas)
 Person to be contacted about this report: Heather Taylor
 Submission date: 6/3/2009

RSSD (for Bank Holding Companies): 3129881
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57476

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,969		
b. Average Commercial Loans	\$62,538		
c. Total Loans (sum of lines a and b)	\$70,507		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **IBW Financial Holding Corporation (Industrial Bank)**
 Person to be contacted about this report: **Thomas McLaurin, Jr.**
 Submission date: **June 19, 2009**

RSSD (for Bank Holding Companies): **2326179**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **14679**

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$70,074		
b. Average Commercial Loans	\$133,595		
c. Total Loans (sum of lines a and b)	\$203,669		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

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

RSSD (for Bank Holding Companies): 3360273

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 16, 2009

FDIC Certificate Number (for depository institutions): 32916

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$32,239		Increase comprised mainly of first Trust Deed Residential loans purchased and facilitated with TARP funding
b. Average Commercial Loans	\$199,728		
c. Total Loans (sum of lines a and b)	\$231,967		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Idaho Bancorp
 Person to be contacted about this report: Bruce Barfuss
 Submission date: June 30, 2009

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$21,987		Includes all average loans for branch 60 (Mortgage department), Home Equity loans and consumer loans.
b. Average Commercial Loans	\$175,869		Includes all other average loans on consolidated balance sheet.
c. Total Loans (sum of lines a and b)	\$197,856		Total monthly average loans, before allowance, from the balance sheet.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Illinois State Bancorp, Inc.
 Person to be contacted about this report: Chris A. Hould-Vice President
 Submission date: June 24th, 2009

RSSD (for Bank Holding Companies): 1889565
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 22282 and 21635

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$41,269	\$41,693	1-4 family residential, Home Equity Lines of Credit, Home Equity Loans, Auto Loans, personal loans, and other consumer loans. (Month End Totals)	
b. Average Commercial Loans	\$197,468	\$198,699	C & I loans, CRE Loans, C & D Loans, Vacant Land Loans. (Month end Totals)	
c. Total Loans (sum of lines a and b)	\$238,737	\$240,392	Month End Totals	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Independence Bank

RSSD (for Bank Holding Companies):

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 06/19/09

FDIC Certificate Number (for depository institutions): 57379

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$21,459		
b. Average Commercial Loans	\$27,308		
c. Total Loans (sum of lines a and b)	\$48,767		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Independent Bank Corporation (Independent Bank)
 Person to be contacted about this report: Dean Morse
 Submission date: 6/22/2009

RSSD (for Bank Holding Companies): 636771
 Holding Company Docket Number (for Thrift Holding Companies): 1201925
 FDIC Certificate Number (for depository institutions): 27811

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,605,553		
b. Average Commercial Loans	\$927,596		
c. Total Loans (sum of lines a and b)	\$2,533,149		

2. General Market Commentary (optional)

Loan Origination Information: (ask Nathan)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: INDIANA BANK CORP (Bank of Indiana, N.A.)
 Person to be contacted about this report: Deborah Foor
 Submission date: 6/4/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$8,011		
b. Average Commercial Loans	\$36,269		
c. Total Loans (sum of lines a and b)	\$44,280		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Indiana Community Bancorp

RSSD (for Bank Holding Companies): 3059504

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 06/08/2009

FDIC Certificate Number (for depository institutions): 28285

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$234,127		
b. Average Commercial Loans	\$556,621		
c. Total Loans (sum of lines a and b)	\$790,748		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Integra Bank Corporation
 Person to be contacted about this report: Jo Ann Lauderdale
 Submission date: June 24, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$590,007	Based on internal classification. Includes loans such as: Auto, Consumer, Indirect Motor Home/Camper, Home Equity , Residential Mortgages	
b. Average Commercial Loans	\$1,811,524	Based on internal classification. Includes loans such as: Commercial, Commercial Real Estate, Agriculture, Leases	
c. Total Loans (sum of lines a and b)	\$2,401,531		

2. General Market Commentary (optional).

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Intermountain Community Bancorp
 Person to be contacted about this report: Dennis Durfee, SVP-Controller 208-265-3319
 Submission date: 6-12-09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$122,308		
b. Average Commercial Loans	\$631,753		
c. Total Loans (sum of lines a and b)	\$754,061		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: International Bancshares Corporation
 Person to be contacted about this report: Judith I. Wawroski
 Submission date: 06/16/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,117,247		
b. Average Commercial Loans	\$4,661,545		
c. Total Loans (sum of lines a and b)	\$5,778,792		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Investors Financial Corporation of Pettis County, Inc. (EXCEL BANK)
 Person to be contacted about this report: SHEILA SHULTZ
 Submission date: 6/23/09

RSSD (for Bank Holding Companies): 1427006
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 19189

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$884,248	CONSUMER LOAN AVERAGES CONSIST OF LOAN TYPES F5, AM, R5, 05, HL, & HE. MONTH END TOTALS WERE USED TO FIGURE AVERAGES.	
b. Average Commercial Loans	\$4,710,683	COMMERCIAL LOAN TOTALS CONSIST OF LOAN TYPES RO, CO & AO. MONTH END TOTALS WERE USED TO FIGURE AVERAGES.	
c. Total Loans (sum of lines a and b)	\$5,594,931		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Katahdin Bankshares Corp.

RSSD (for Bank Holding Companies): 1140127

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/29/2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$117,627		
b. Average Commercial Loans	\$247,751		
c. Total Loans (sum of lines a and b)	\$365,378		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lafayette Bancorp (Oxford University Bank)
 Person to be contacted about this report: Reginald Holley
 Submission date: 06/29/09

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

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$24,524	This calculation is based upon month-end balances which includes 1-4 family residential mortgages, home equity, line of credit and other consumer loans (auto, student, personal).	Loan Volume Held steady
b. Average Commercial Loans	\$39,627	This calculation is based upon month-end balances	Loan Volume Increase
c. Total Loans (sum of lines a and b)	\$64,164		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lakeland Bancorp, Inc. (Lakeland Bank)
 Person to be contacted about this report: Robert Vandenberg SEVP (973-208-6218)
 Submission date: 6/19/09

RSSD (for Bank Holding Companies): 1404799
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 19953

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$695,313		Includes residential mortgages, HEL, HELOC and other consumer type loans.
b. Average Commercial Loans	\$1,078,384		<u>Excludes</u> commercial leases as the Bank is ceasing its nationwide origination platform and focusing on its primary and secondary markets with limited regional origination in the northeast.
c. Total Loans (sum of lines a and b)	\$1,773,697		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lakeland Financial Corporation
 Person to be contacted about this report: Brian Lamb
 Submission date: 06/11/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$316,099		
b. Average Commercial Loans	\$1,585,831		
c. Total Loans (sum of lines a and b)	\$1,901,930		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: LCNB Corp.

RSSD (for Bank Holding Companies): 275990

Person to be contacted about this report: Robert C. Haines II, CFO

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/29/09

FDIC Certificate Number (for depository institutions): 6623

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$196,339		
b. Average Commercial Loans	\$252,763		
c. Total Loans (sum of lines a and b)	\$449,102		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: LEADER BANCORP, INC. / LEADER BANK, N.A.
 Person to be contacted about this report: Brian Taylor, SVP/CFO
 Submission date: June 23, 2009

RSSD (for Bank Holding Companies): 0003109146
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57134

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$156,658		
b. Average Commercial Loans	\$89,966		
c. Total Loans (sum of lines a and b)	\$246,624		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Bancshares, Inc. (UST454)
 Person to be contacted about this report: Lloyd McCracken, Jr.
 Submission date: 6/22/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$233,683		
b. Average Commercial Loans	\$1,534,556		
c. Total Loans (sum of lines a and b)	\$1,768,239		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Bancshares, Inc. (Liberty Bank) UST760
 Person to be contacted about this report: Mike Hill, CFO
 Submission date: 6/23/09

RSSD (for Bank Holding Companies): 2352226
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34087

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$242,975	Average balance consists of 1-4 family residential mortgages, home equity, and other consumer loans such as autos, boats, and other consumer loans.	Consumer Loan average balances were up \$3.0 million for the month with the increase being in 1-4 family residential mortgages. Other consumer loan balances declined approximately \$500,000 for the month.
b. Average Commercial Loans	\$554,402	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 loans declined approximately \$3.6 million. C&I loans declined by about \$2.0 million while Residential and Commercial construction loans decreased by about \$800,000. There was also a decrease of approximately \$800,000 in CRE loan balances.
c. Total Loans (sum of lines a and b)	\$797,377	Gross average loans are presented.	

2. General Market Commentary (optional)

Loan demand in Southwest Missouri continues to be soft. New loans and renewals of existing loans with additional funds totaled \$16.6 million for May.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Financial Services
 Person to be contacted about this report: LeRoy Watts
 Submission date: 06/30/2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$90,366		
b. Average Commercial Loans	\$85,217		
c. Total Loans (sum of lines a and b)	\$175,583		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Shares Inc (The Heritage Bank)
 Person to be contacted about this report: Tamra J Schrader
 Submission date: 06/11/2009

RSSD (for Bank Holding Companies): 1086748
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 193

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$85,019		
b. Average Commercial Loans	\$519,783		
c. Total Loans (sum of lines a and b)	\$604,802		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: LNB BANCORP INC. (Lorain National Bank)
 Person to be contacted about this report: Sharon Churchill
 Submission date: 6/15/09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$377,478		
b. Average Commercial Loans	\$427,069		
c. Total Loans (sum of lines a and b)	\$804,547		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lone Star Bank

Person to be contacted about this report: Seth McMeans, EVP/CFO

Submission date: 06/11/09

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 58324

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$861		
b. Average Commercial Loans	\$98,678		
c. Total Loans (sum of lines a and b)	\$99,539		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: LSB Corporation

RSSD (for Bank Holding Companies): 3019674

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 10, 2009

FDIC Certificate Number (for depository institutions): 23288

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$147,400	residential mortgages, home equity loans and lines and other consumer loans.	
b. Average Commercial Loans	\$336,638	commercial real estate, commercial and industrial loans and construction and land development loans.	
c. Total Loans (sum of lines a and b)	\$484,038		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: M&T Bank Corporation

RSSD (for Bank Holding Companies): 1037003

Person to be contacted about this report: Rene F. Jones, Chief Financial Officer (tel: 716-842-5844)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 23, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$16,553,853	HELOCs, HELOANs, Automobile, Recreational Finance, Installment, Alt-A, Residential Real Estate (HFS & HFI), Student Loans	Residential Real Estate Loans sold to 3rd parties totaled \$570 million in May. Additionally, M&T's run-off Alt-A loan portfolio declined \$15 million on average in May, and indirect automobile loans declined \$25 million on average. Lower automobile loans reflect a continuation of lower origination volumes from M&T's smaller, in-footprint dealership network. Note: The acquisition of Provident Bankshares Corporation on May 23rd increased average Consumer loan balances for the month by \$494 million (\$1,644 million actual acquired balances).
b. Average Commercial Loans	\$33,550,645	Commercial & Industrial, Commercial Real Estate, Leasing, Builder Construction, Multi-Family CRE, Auto Floor Plan	Multi-Family CRE loans sold to 3rd parties through M&T Realty Capital Corporation totaled \$14 million in May. Note: The acquisition of Provident Bankshares Corporation on May 23rd increased average Commercial loan balances for the month by \$681 million (\$2,342 million actual acquired balances).
c. Total Loans (sum of lines a and b)	\$50,104,498		

2. General Market Commentary (optional).

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

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MACKINAC FINANCIAL CORPORATION
 Person to be contacted about this report: ERNIE R. KRUEGER
 Submission date: JUNE 30, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$61,157		
b. Average Commercial Loans	\$310,783		
c. Total Loans (sum of lines a and b)	\$371,940		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MADISON FINANCIAL CORPORATION (MFC) / MADISON BANK, RICHMOND, KY
 Person to be contacted about this report: Debra G. Neal, EVP
 Submission date: 6/30/09

RSSD (for Bank Holding Companies): 2552099
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34306

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key:</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$68,896	MTD ave Consumer loans including residential mtgs, home equity, cash reserve & overdrafts	Demand has fallen in applications for secondary mortgage refinancing. We are experiencing a small pickup in purchase finance applications. Demand is falling for credit card applications and personal asset purchases.
b. Average Commercial Loans	\$43,437	MTD ave Commercial loans	Commercial lending is experiencing payoffs and very few request for new loans from businesses and real estate commercial financing packages.
c. Total Loans (sum of lines a and b)	\$112,333	Total Loans - MTD average - Gross	All lending functions are in a decline relative to application request. We will occasionally find a good new credit to pursue, but not often enough to keep our outstandings growing.

2. General Market Commentary (optional)

Key: MFC does not originate loans - only the subsidiary, Madison Bank

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **MAGNA BANK**

RSSD (for Bank Holding Companies):

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: **06/22/09**

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$174,303		
b. Average Commercial Loans	\$207,780		
c. Total Loans (sum of lines a and b)	\$382,083		Excludes mortgage loans held for sale from residential mortgage originations and commercial real estate brokerage. Also excludes non-accrual loans and loans in process.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MainSource Financial Group
 Person to be contacted about this report: Archie Brown
 Submission date: June 24, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$785,917		Residential mortgage loans are down \$10 million from April to May. Other consumer loans were up \$5 million. We have experienced record refinance volume which has reduced balances in portfolio residential mortgage and other consumer loans.
b. Average Commercial Loans	\$1,229,570		
c. Total Loans (sum of lines a and b)	\$2,015,487		Loan balances include \$65 million of loans purchased from American Founders Bank, headquartered in Kentucky.

2. General Market Commentary (optional).

Residential mortgage production for May 2009 was \$54 million compared to \$17 million in 2008. The majority of these loans were not kept on our balance sheet but were sold to the secondary market (Freddie Mac). In addition, we have developed a special loan program for existing homes and lots on credit facilities financed by MainSource. The program includes below market rate financing and reduced upfront fees. We plan to monitor the program each month to determine the need and viability of the program. However, we have received initial positive feedback from our customer base.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MANHATTAN BANCORP
 Person to be contacted about this report: Dean Fletcher
 Submission date: June 17, 2009

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,897		
b. Average Commercial Loans	\$56,085		
c. Total Loans (sum of lines a and b)	\$63,982		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Marine Bank and Trust Company
 Person to be contacted about this report: Steven C. Shackley
 Submission date: 06-10-09

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$23,810		
b. Average Commercial Loans	\$94,665		
c. Total Loans (sum of lines a and b)	\$118,475		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Market Bancorporation, Inc. (New Market Bank)
 Person to be contacted about this report: Bob Vogel
 Submission date: 6/1/09

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

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$27,049	month end actual	
b. Average Commercial Loans	\$38,533	month end actual	
c. Total Loans (sum of lines a and b)	\$65,582	month end actual	these numbers are actual month end rather than average, because our system does not have a good reporting system for individual loan types the actual are more accurate than what we could provide if we were to try to report averages

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Market Street Bancshares, Inc.
 Person to be contacted about this report: Gary Bryant
 Submission date: June 3, 2009

RSSD (for Bank Holding Companies): 1250437
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 3809

LENDING ACTIVITY (Thousands \$)	2009		Key	Comments
	APRIL	MAY		
<u>1. Loan Balances</u>				
a. Average Consumer Loans	\$69,854	\$68,505		
b. Average Commercial Loans	\$543,491	\$551,126		
c. Total Loans (sum of lines a and b)	\$613,345	\$619,631		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Marquette National Corporation
 Person to be contacted about this report: Paul Eckroth
 Submission date: June 16, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$425,571	Includes residential mortgages, home equity loans and lines and other consumer loans.	
b. Average Commercial Loans	\$699,877	Includes commercial and industrial, commercial real estate, municipal leases and multifamily housing loans	
c. Total Loans (sum of lines a and b)	\$1,125,448		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Maryland Financial Bank
 Person to be contacted about this report: Glenn W. Kirchner
 Submission date: June 18, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$4,087		
b. Average Commercial Loans	\$50,348		
c. Total Loans (sum of lines a and b)	\$54,435		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MB Financial, Inc.

RSSD (for Bank Holding Companies): 1090987

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

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 29, 2009

FDIC Certificate Number (for depository institutions): 3628

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$937,078	Monthly Average Outstanding: Residential Real Estate, Home Equity, Indirect, Installment	
b. Average Commercial Loans	\$5,417,363	Monthly Average Outstanding: Commercial, Lease Loans, Real Estate Commercial, Real Estate Construction	
c. Total Loans (sum of lines a and b)	\$6,354,441		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Mercantile Capital Corp. (Mercantile Bank and Trust Company)
 Person to be contacted about this report: Charles P. Monaghan
 Submission date: June 3, 2009

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

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$11,569		
b. Average Commercial Loans	\$119,037		
c. Total Loans (sum of lines a and b)	\$130,606		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Merchants and Planters Bancshares, Inc. (Merchants and Planters Bank)
 Person to be contacted about this report: Karen Bumpus
 Submission date: 06/08/09

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

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$20,073		
b. Average Commercial Loans	\$34,410		
c. Total Loans (sum of lines a and b)	\$54,483		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Meridian Bank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Denise Lindsay

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 7/01/09

FDIC Certificate Number (for depository institutions): 57777

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$83,633		
b. Average Commercial Loans	\$160,452		
c. Total Loans (sum of lines a and b)	\$244,085		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Metro City Bank
 Person to be contacted about this report: Farid Tan
 Submission date: 06/22/2009

RSSD (for Bank Holding Companies): N/A
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 58181

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$4,509		
b. Average Commercial Loans	\$260,592		
c. Total Loans (sum of lines a and b)	\$265,101		

2. General Market Commentary (optional).

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 February 4, 2009 we used those funds along with others we had to fund loans in excess of \$9,500,000.00.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MetroCorp Bancshares, Inc.
 Person to be contacted about this report: Kevin Shu, Controller 713.414.3620
 Submission date: 06/08/09

RSSD (for Bank Holding Companies): 2344799
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$4,024		
b. Average Commercial Loans	\$1,311,412		
c. Total Loans (sum of lines a and b)	\$1,315,436		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Metropolitan Capital Bancorp, Inc. (Metropolitan Capital Bank)
 Person to be contacted about this report: Neil C. Solomon
 Submission date: 07/01/09

RSSD (for Bank Holding Companies): 3153224
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$62,261		
b. Average Commercial Loans	\$13,965		
c. Total Loans (sum of lines a and b)	\$76,226		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Middleburg Financial Corporation (Middleburg Bank)
 Person to be contacted about this report: Susan Templeton 703.737.3420
 Submission date: 6/26/2009

RSSD (for Bank Holding Companies): 0002176413
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 06881

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$389,533	End of Month	
b. Average Commercial Loans	\$316,182	End of Month	
c. Total Loans (sum of lines a and b)	\$705,714		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Midland States Bancorp Inc. (Midland States Bank)
 Person to be contacted about this report: Leon Holschbach, President/CEO
 Submission date: 6-19-09

RSSD (for Bank Holding Companies):1491351
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 1040

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$105,324	includes 1-4 family residential mortgages, 1-4 family residential construction loans, home equity line of credit, and other consumer loans	the total is derived from Midland States Bank's total of \$101,769 added with the Strategic Capital's (most recent acquisition) total of \$4,554
b. Average Commercial Loans	\$524,696		the total is derived from Midland States Bank's total of \$338,029 added with the Strategic Capital's (most recent acquisition) total of \$186,667
c. Total Loans (sum of lines a and b)	\$630,020		

2. General Market Commentary (optional).

On May 22, 2009, Midland States Bank acquired the assets and liabilities of Strategic Capital Bank of Champaign, Illinois. Strategic Capital Bank was a FDIC receivership assisted sale.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Mid Penn Bancorp, Inc. (Mid Penn Bank)
 Person to be contacted about this report: Edward P. Williams
 Submission date: June 11, 2009

RSSD (for Bank Holding Companies): 1944204
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9889

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$55,112	Reflects loans made by the banking subsidiary, Mid Penn Bank. Net of unearned discount. Excludes loans in process.	
b. Average Commercial Loans	\$404,014	Reflects loans made by the banking subsidiary, Mid Penn Bank. Net of unearned discount. Excludes loans in process.	
c. Total Loans (sum of lines a and b)	\$459,126	Reflects loans made by the banking subsidiary, Mid Penn Bank. Net of unearned discount. Excludes loans in process.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MidSouth Bancorp, Inc.

RSSD (for Bank Holding Companies): 0001086654

Person to be contacted about this report: Susan H Davis 337-593-3146 susand@midsouthbank.com

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 22, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$223,316		
b. Average Commercial Loans	\$370,122		
c. Total Loans (sum of lines a and b)	\$593,438		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Midtown Bank & Trust Company**
 Person to be contacted about this report: **Rhonda Kahn**
 Submission date: **June 30, 2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **57580**

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$26,705	Residential first mortgage, second mortgages, HELOCs, consumer unsecured, consumer secured	
b. Average Commercial Loans	\$127,503	C&I term & lines of credit, commercial & residential construction, land & land development, commercial real estate	
c. Total Loans (sum of lines a and b)	\$154,208		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Midwest Banc Holdings, Inc.**
 Person to be contacted about this report: **John Pelling**
 Submission date: **6/29/09**

RSSD (for Bank Holding Companies): **1209828**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **18117**

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	401,207		
b. Average Commercial Loans	2,184,951		
c. Total Loans (sum of lines a and b)	2,586,158		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MidWestOne Financial Group (MidWestOne Bank, Iowa City, Iowa)
 Person to be contacted about this report: Keith Graff, VP - Business Services
 Submission date: 6.9.2009

RSSD (for Bank Holding Companies): 1245228
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 14843

LENDING ACTIVITY	2009 May (Thousands)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$317,863		\$14,397 (thousands \$) in loan pools reported as Month end total. Remainder of portfolio at average monthly outstanding.
b. Average Commercial Loans	\$777,617		\$76,106 (thousands \$) in loan pools reported as Month end total. Remainder of portfolio at average monthly outstanding.
c. Total Loans (sum of lines a and b)	\$1,095,480		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Midwest Regional Bancorp, Inc./The Bank of Otterville
 Person to be contacted about this report: TED KRAIZER
 Submission date: 6/17/2009

RSSD (for Bank Holding Companies):3595020
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): : 691958

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,871		
b. Average Commercial Loans	\$25,999		
c. Total Loans (sum of lines a and b)	\$33,870		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Mid-Wisconsin Financial Services, Inc.
 Person to be contacted about this report: Rhonda R. Kelley
 Submission date: May 2009

RSSD (for Bank Holding Companies): 1139185
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$89,418		
b. Average Commercial Loans	\$275,359		
c. Total Loans (sum of lines a and b)	\$364,777		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Millennium Bancorp, Inc. (Millennium Bank)
 Person to be contacted about this report: Dan Patten
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies): 003027811 (not the lending institution)
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 57175

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$70,471	Our classification does not differ significantly from those outlined by Treasury.	none at this time
b. Average Commercial Loans	\$168,247	Our classification does not differ significantly from those outlined by Treasury.	none at this time
c. Total Loans (sum of lines a and b)	\$238,718		

2. General Market Commentary (optional)
 Millennium Bancorp, Inc. received its investment from the Treasury on April 3, 2009. The capital was down streamed to its subsidiary, Millennium Bank, during the month of April 2009

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MISSION COMMUNITY BANCORP
 Person to be contacted about this report: Ronald B. Pigeon, Chief Financial Officer
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 2948366
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$19,736	Loan balances for consumer loans don't fully reflect lending activity by Mission Community Bancorp for the months indicated because these balances have been reduced by loans paid off as follows (in thousands): February \$59; March \$30; April \$195; May \$269.	
b. Average Commercial Loans	\$112,461	Loan balances for commercial loans don't fully reflect lending activity by Mission Community Bancorp for the months indicated because these balances have been reduced by loans paid off as follows (in thousands): February \$2,225; March \$5,403; April \$1,925; May \$2,777.	
c. Total Loans (sum of lines a and b)	\$132,197	See above comments.	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Mission Valley Bancorp (Mission Valley Bank)
 Person to be contacted about this report: Diane Auten, (818) 394-2371, dauten@missionvalleybank.com
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): 3364600
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57101

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$4,706		
b. Average Commercial Loans	\$197,091		
c. Total Loans (sum of lines a and b)	\$201,797		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Monadnock Bancorp, Inc.**
 Person to be contacted about this report: **Karl F. Betz**
 Submission date: **6/2/09**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): **4287**
 FDIC Certificate Number (for depository institutions): **34167**

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$42,064		
b. Average Commercial Loans	\$28,473		
c. Total Loans (sum of lines a and b)	\$70,537		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Monarch Community Bancorp, Inc. (Monarch Community Bank)
 Person to be contacted about this report: Rebecca Crabill
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 3226520
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 29069

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$138,527		
b. Average Commercial Loans	\$105,549		
c. Total Loans (sum of lines a and b)	\$244,076		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Monarch Financial Holdings, Inc. (Monarch Bank)
 Person to be contacted about this report: Lynette Harris
 Submission date: 6/29/2009

RSSD (for Bank Holding Companies): 3435386
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34945

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$230,417		Consumer Loans include mortgage loans held for sale
b. Average Commercial Loans	\$281,674		
c. Total Loans (sum of lines a and b)	\$512,091		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MoneyTree Corporation (First National Bank)
 Person to be contacted about this report: Robert King (kingr@fnbtn.com)
 Submission date: June 2, 2009

RSSD (for Bank Holding Companies): 3387832
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 4947

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$71,684		
b. Average Commercial Loans	\$212,259		
c. Total Loans (sum of lines a and b)	\$283,943		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MONUMENT BANK

Person to be contacted about this report: KAREN GRAU, CFO, 301-841-9595

Submission date: JUNE 19, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 57942

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$37,909		
b. Average Commercial Loans	\$122,887		INCLUDES COMMERCIAL AND CONSTRUCTION LOANS SECURED BY 1-4 FAMILY RESIDENTIAL
c. Total Loans (sum of lines a and b)	\$160,796		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Morrill Bancshares, Inc.**
 Person to be contacted about this report: **Rhonda McHenry**
 Submission date: **6-19-09**

RSSD (for Bank Holding Companies): **1058165**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$73,355		
b. Average Commercial Loans	\$325,645	This category includes commercial real estate construction loans, residential real estate construction loans, agricultural operating loans and agricultural real estate loans.	
c. Total Loans (sum of lines a and b)	\$398,999		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Moscow Bancshares, Inc. (The Bank of Fayette County)**
 Person to be contacted about this report: **Barbara Bradford**
 Submission date: **6/24/2009**

RSSD (for Bank Holding Companies):**1099896**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **10308**

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$72,818	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.	
b. Average Commercial Loans	\$45,782	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.	
c. Total Loans (sum of lines a and b)	\$118,600		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MS Financial Inc. (Main Street Bank)
 Person to be contacted about this report: Mark Mikel 281-348-2027
 Submission date: 06/11/09

RSSD (for Bank Holding Companies): 3536498
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 24979

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,172		
b. Average Commercial Loans	\$278,999		
c. Total Loans (sum of lines a and b)	\$282,171		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MutualFirst Financial, Inc.
 Person to be contacted about this report: Chris Cook
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): #H3537
 FDIC Certificate Number (for depository institutions): 27744

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$787,556		
b. Average Commercial Loans	\$326,205		
c. Total Loans (sum of lines a and b)	\$1,113,761		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Naples Bancorp Inc. Bank of Naples
 Person to be contacted about this report: Charles Gisler
 Submission date: 5/20/2009

RSSD (for Bank Holding Companies): 3238596
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35396

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$31,163		
b. Average Commercial Loans	\$112,592		
c. Total Loans (sum of lines a and b)	\$143,755		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Nara Bancorp Inc/Nara Bank
 Person to be contacted about this report: Tammy Jang
 Submission date: June 17, 2009

RSSD (for Bank Holding Companies): 0002961879
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27530

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$23,334	The balance of consumer loans includes Auto Loans, Home Equity Lines, Check Credit & Revolving Credit Plans and Other Installment Loans. Overdrafts are also included.	
b. Average Commercial Loans	\$2,058,158	The balance includes Real Estate, SBA, Trade Finance, and Commercial Real Estate and Business Loans.	
c. Total Loans (sum of lines a and b)	\$2,081,492	The balance does not include Unearned Fees and Allowance for Loan Losses. Loans held for sale amounting to \$12,332 are excluded.	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: National Bancshares, Inc.

RSSD (for Bank Holding Companies): 2947882

Person to be contacted about this report: Daniel L. Westrope, President & CEO

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 12, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$148,615		
b. Average Commercial Loans	\$700,452		
c. Total Loans (sum of lines a and b)	\$849,067		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: National Penn Bancshares, Inc.
 Person to be contacted about this report: Roxanne Dittman
 Submission date: 6/30/09

RSSD (for Bank Holding Companies): 1117026
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 07414 & 33875

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,020,974		
b. Average Commercial Loans	\$4,345,998		
c. Total Loans (sum of lines a and b)	\$6,366,972		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: NCAL Bancorp (National Bank of California)
 Person to be contacted about this report: G. Scott Peterson, EVP/CCO
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): 2925406
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 24108

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$31,088		
b. Average Commercial Loans	\$333,605		
c. Total Loans (sum of lines a and b)	\$364,693		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: NewBridge Bancorp Person to be contacted about this report: Bill Kosin Submission date: 06/26/09	RSSD (for Bank Holding Companies): 1076002 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 16799
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$605,334		
b. Average Commercial Loans	\$947,135		
c. Total Loans (sum of lines a and b)	\$1,552,469		

2. General Market Commentary (optional)

Through the first five 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 \$122.2 million has far surpassed the \$52.4 million of funding received under the Capital Purchase Program. As of May 31, 2009, NewBridge Bank ("Bank") held outstanding loans of \$1.55 billion, which is a decrease of \$57.0 million, or 3.6%, from \$1.60 billion at December 31, 2008, and a decrease of \$12.8 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 May 2009, NewBridge Bank originated \$14.2 million in commercial and small business purpose loans, \$2.0 million in home equity lines of credit, and \$745,000 in consumer installment credit. For the first five months of 2009, NewBridge Bank originated \$43.1 million in commercial and small business purpose loans, \$15.2 million in home equity lines of credit, and \$5.1 million in consumer installment credit. During the month of May 2009, NewBridge Bank originated \$7.6 million in residential loans to be sold in the secondary market. On a year to date basis, mortgage originations total \$58.8 million. 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; 1/4% fee, no private mortgage insurance required) for consumers that are purchasing new construction homes which the builder has financed with NewBridge Bank. Three loans totaling \$1.5 million have been closed in the short time the program has been available. During the first quarter, NewBridge Bank has also taken steps to expand its capacity to partner with the Small Business Administration ("SBA"). The Bank is currently in the process of obtaining authorization from the SBA to become an SBA Express Lender. The Bank has been notified by the SBA that its application is complete and is currently being reviewed. A decision on the Bank's request is anticipated in June 2009. It is anticipated that this program will be fully implemented by the end of the second quarter 2009. The Bank has identified bankers in each of its market areas to serve as SBA Resources and has made arrangements for the identified bankers to attend training classes conducted by our SBA liaison. In addition, the Bank recently sent a team of 16 lending officers to the recent SBA Lender's Conference. The Bank has been able to achieve these results although its state and local economies continue to exhibit substantial stress. Specifically, the April 2009 North Carolina unemployment rate of 10.5% exceed the national rate of 8.9%. Although there was a slight decline in unemployment rates in most of the Bank's operating markets, the April results continue to exceed state and national rates. Unemployment rates in several notable operating markets exceed the national unemployment rate of 8.9%. This includes the following: Davidson County 12.7%, Forsyth County 9.2%, Guilford County 10.5%, Pender County 10.9%, and Rockingham County 13.3%. Other operating markets include New Hanover County at 8.8%, and the Bank's primary operating market in Virginia (Rockingham County) at 6.0%.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: NEW HAMPSHIRE THRIFT BANCSHARES, INC (PARENT OF LAKE SUNAPEE BANK)
 Person to be contacted about this report: LAURA JACOBI
 Submission date: 6/30/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): 1476
 FDIC Certificate Number (for depository institutions): 31953

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$428,757		
b. Average Commercial Loans	\$209,687		
c. Total Loans (sum of lines a and b)	\$638,444		

2. General Market Commentary (optional).

Production for month was \$28,126,000.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: New York Private Bank & Trust Corporation
 Person to be contacted about this report: Steven Feinberg
 Submission date: 6/23/2009

RSSD (for Bank Holding Companies):3212091
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,977,106		
b. Average Commercial Loans	\$3,208,673		
c. Total Loans (sum of lines a and b)	\$7,185,779		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Nicolet Bankshares, Inc.

RSSD (for Bank Holding Companies): 3103603

Person to be contacted about this report: Crystal Kirchner ckirchner@nicoletbank.com 920-617-5377

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/5/09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$87,925		
b. Average Commercial Loans	\$381,819		
c. Total Loans (sum of lines a and b)	\$469,744		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: North Central Bancshares, Inc.
 Person to be contacted about this report: Kyle C. Cook, CFO
 Submission date: 6/29/09

RSSD (for Bank Holding Companies): H2651
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$230,068		
b. Average Commercial Loans	\$163,367		
c. Total Loans (sum of lines a and b)	\$393,435		

2. General Market Commentary (optional).

d. Average Consumer Loans Serviced by FFSB - \$104353
 e. Average Commercial Loans Serviced by FFSB - \$3184
 f. Total Loans and Loans Serviced by FFSB (sum of lines c through e) - \$500,972

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northeast Bancorp (Northeast Bank)
 Person to be contacted about this report: Robert S Johnson SVP/CFO
 Submission date: 06/05/09

RSSD (for Bank Holding Companies): 2324111
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 19690

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$246,862		
b. Average Commercial Loans	\$152,775		
c. Total Loans (sum of lines a and b)	\$399,637		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northern States Financial Corporation (NorStates Bank)
 Person to be contacted about this report: Kathleen Ciecko
 Submission date: 06/10/2009

RSSD (for Bank Holding Companies): 1210589
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18626

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$96,902		
b. Average Commercial Loans	\$376,421		
c. Total Loans (sum of lines a and b)	\$473,323		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northway Financial, Inc.

RSSD (for Bank Holding Companies): 2582827

Person to be contacted about this report: Richard P. Orsillo, Senior Vice President and Chief Financial Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 18, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$239,021	Internal Reporting - includes residential mortgage loans, fixed equity loans, home equity lines of credit, consumer loans, overdrafts, overdraft protection, and collateral loans	See 2 A.
b. Average Commercial Loans	\$311,313	Internal Reporting - includes commercial real estate loans, commercial loans and loans to municipalities	See 2 B.
c. Total Loans (sum of lines a and b)	\$550,334		

2. General Market Commentary (optional).

A. At May 31, 2009 Northway Bank's residential real mortgage pipeline totaled \$18.1 million, \$4.2 million less than the April 30, 2009 level of \$22.3 million; however, at May 31, 2009 the Bank's pipeline of home equity loans totaled \$9.4 million, \$5.4 million more than at April 30, 2009. For the month of May 2009 residential mortgage loans originated or refinanced totaled \$11.5 million, of which \$5.7 million were sold to FHLMC. Due to the current rate environment, the Bank's strategy is to selectively sell mortgages to FHLMC. From April to May 2009, average consumer loans decreased \$2.6 million primarily as a result of the sale of this \$5.7 million in mortgage refinances.

B. Average commercial loans increased \$7.3 million from April to May 2009. This was due primarily to an increase in commercial loans and loans to municipalities of \$2.7 million and \$3.9 million, respectively.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northwest Bancorporation, Inc. (Inland Northwest Bancorporation)
 Person to be contacted about this report: Nora Seelbach (nseelbach@inb.com) 509-462-3601
 Submission date: July 1st, 2009

RSSD (for Bank Holding Companies): 2088329
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27601

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$43,384	Includes Residential Mtgs, Credit Cards, Consumer Construction, Home Equity Loans, Auto Loans, Other Secured Consumer Loans and Unsecured Consumer Loans	
b. Average Commercial Loans	\$299,182	Includes Commercial Real Estate Secured, Residential Commercial Real Estate Secured, Other Commercial Secured and Unsecured Commercial loans.	
c. Total Loans (sum of lines a and b)	\$342,566		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northwest Commercial Bank
 Person to be contacted about this report: Kurt Graff
 Submission date: June 2, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57191

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$15,423		We made 5 new consumer loans
b. Average Commercial Loans	\$52,811		We made 5 new commercial loans
c. Total Loans (sum of lines a and b)	\$68,234		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OAK VALLEY BANCORP (OAK VALLEY COMMUNITY BANK)
 Person to be contacted about this report: JEFF GALL
 Submission date: 6/11/09

RSSD (for Bank Holding Companies): 3726440
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 33457

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$34,375	Loans made by Subsidiary; Categories include: Single Family Residence Real Estate, Multi-Family Real Estate, Fresh Start Repayment Plans, Overdraft Non-business, Total Equity Lines of Credit, Installment Loans, Ready Reserve Personal	
b. Average Commercial Loans	\$394,457	Loans made by Subsidiary; Categories include: Total Construction Loans, Total Farmland Loans, Total Commercial Real Estate Loans, Total Agriculture Loans, Total Commercial & Industrial Loans, Overdraft Business, Ready Reserve Commercial	
c. Total Loans (sum of lines a and b)	\$428,832		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OceanFirst Financial Corp.
 Person to be contacted about this report: Joseph A. LaDuca, SVP Controller
 Submission date: June 19, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2630
 FDIC Certificate Number (for depository institutions): 28359

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$1,266,450		During May of 2009, OceanFirst Bank sold \$27.4 million of newly originated one - to - four family residential mortgage loans. The bank sells these loans into the secondary market to manage interest rate risk.
b. Average Commercial Loans	\$394,459		
c. Total Loans (sum of lines a and b)	\$1,660,909		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Ojai Community Bank
 Person to be contacted about this report: Suzanne Lagos
 Submission date: 06-30-09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57850

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$35,228	N/A	
b. Average Commercial Loans	\$39,912	N/A	
c. Total Loans (sum of lines a and b)	\$75,140	N/A	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Old Line Bancshares, Inc.
 Person to be contacted about this report: Christine M. Rush (301) 430-2544
 Submission date: June 24, 2009

RSSD (for Bank Holding Companies): 0003200221
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$25,375		
b. Average Commercial Loans	\$226,423		
c. Total Loans (sum of lines a and b)	\$251,798		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Old Second Bancorp, Inc. (Old Second National Bank)
 Person to be contacted about this report: Ted Becker
 Submission date: 06/15/09

RSSD (for Bank Holding Companies): 1206911
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 3603

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$446,996		
b. Average Commercial Loans	\$1,810,325		
c. Total Loans (sum of lines a and b)	\$2,257,321		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OMEGA CAPITAL CORP. (Front Range Bank)
 Person to be contacted about this report: Coleen Rossman
 Submission date: June 12, 2009

RSSD (for Bank Holding Companies): 3559198
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34401

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$25,238		
b. Average Commercial Loans	\$63,777		
c. Total Loans (sum of lines a and b)	\$89,015		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: One Georgia Bank

RSSD (for Bank Holding Companies): 3442704

Person to be contacted about this report: Joseph H. Breedon, Jr.

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 15, 2009

FDIC Certificate Number (for depository institutions): 58238

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$18,036	1-4 Family, Home Equity, and Other Consumer	
b. Average Commercial Loans	\$184,861	Commercial & Industrial, Commercial Construction & Development	
c. Total Loans (sum of lines a and b)	\$202,897		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OneUnited Bank
 Person to be contacted about this report: Kenneth Tse
 Submission date: 06/29/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 23966

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$303,153	Includes month-end balances of 1-4 single-family and multi-family residential mortgages, cash reserve loans, credit cards and installment loan.	
b. Average Commercial Loans	\$55,245	Includes month-end balances of commercial real estate loans, commercial equity lines, construction loans, and other commercial loans.	
c. Total Loans (sum of lines a and b)	\$358,398		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OREGON BANCORP, INC. (WILLAMETTE VALLEY BANK)
 Person to be contacted about this report: SHARON J. BORDEAUX
 Submission date: June 5, 2009

RSSD (for Bank Holding Companies): 3823198
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57033

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$17,339	Consumer Loans, 1-4 Family Secured Loans, AFS RE Consumer Loans.	
b. Average Commercial Loans	\$86,961	Commercial Loans excluding loans to business individuals.	
c. Total Loans (sum of lines a and b)	\$104,300	all loans	

2. General Market Commentary (optional).

Willamette Valley Bank originated and sold \$8,967,271.00 1-4 family loans in May, 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OSB Financial Services, Inc. ; Orange Savings Bank, SSB
 Person to be contacted about this report: Gracie Henry, Cashier
 Submission date: 6/10/09

RSSD (for Bank Holding Companies): 0002950257
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 30696

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$115,875	\$115,289	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.	
b. Average Commercial Loans	\$84,650	\$85,105	Commercial Loans reflect the commercial/construction loans made by the subsidiary and not the holding company. They are reported gross of loans in process.	
c. Total Loans (sum of lines a and b)	\$200,525	\$200,394		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific Capital Bancorp (Pacific Capital Bank, N.A.)
 Person to be contacted about this report: William Glinski (805)-564-6470
 Submission date: June 27, 2009

RSSD (for Bank Holding Companies): 1029884
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18169

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,736,687	Includes Consumer and Residential Real Estate. Does not include the Refund Anticipation Loan (RAL) Portfolio.	The average balance of the RAL Portfolio was \$208,142,196 in March '09, \$44,559,984 in April '09, and \$11,209,579 in May'09. The RAL business takes place in the first quarter of the year during the tax season.
b. Average Commercial Loans	\$3,997,888	Includes Commercial C&I and Commercial Real Estate.	
c. Total Loans (sum of lines a and b)	\$5,734,575	The average loan balances are gross and do not include the Allowance for Credit Losses.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific City Financial Corporation/Pacific City Bank
 Person to be contacted about this report: Andrew Chung
 Submission date: 6/30/09

RSSD (for Bank Holding Companies): 3595084
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57463

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$35,925		
b. Average Commercial Loans	\$479,255		Decreased due to sale of notes on two sizeable commercial real estate loans and guaranteed portions of SBA loans.
c. Total Loans (sum of lines a and b)	\$515,180		

2. General Market Commentary (optional).

Continued slowing down in loan demand from both businesses and consumers due to lack of viable business transactions and consumer confidence in the economy with uncertainty in the job market.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific Coast Bankers' Bancshares Person to be contacted about this report: Mike Dohren, Sr. Vice President & Chief Financial Officer Submission date: June 26, 2009	RSSD (for Bank Holding Companies): 2731586 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$24,081		Under its loan participation program, the Company facilitated the origination or renewal of consumer loans totaling \$0 million during May.
b. Average Commercial Loans	\$291,890		Under its loan participation program, the Company facilitated the origination or renewal of commercial loans totaling \$61.35 million during May.
c. Total Loans (sum of lines a and b)	\$315,971		

2. General Market Commentary (optional)

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 \$323 million during May.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific Coast National Bancorp (Pacific Coast National Bank)
 Person to be contacted about this report: Nancy DeCou EVP/CCO 949-361-5239
 Submission date: 7/2/09

RSSD (for Bank Holding Companies): 3338795
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57914

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$5,377		
b. Average Commercial Loans	\$122,677		
c. Total Loans (sum of lines a and b)	\$128,054		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific Commerce Bank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: James T. Moran, AVP and Loan Servicing Manager

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/22/09

FDIC Certificate Number (for depository institutions): 57065

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$22,829		
b. Average Commercial Loans	\$123,950		
c. Total Loans (sum of lines a and b)	\$146,779		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific International Bancorp (PACIFIC INTERNATIONAL BANK)
 Person to be contacted about this report: LENI SANTIAGO
 Submission date: 06/29/09

RSSD (for Bank Holding Companies): 3071083
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57246

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$5,297		
b. Average Commercial Loans	\$232,555		
c. Total Loans (sum of lines a and b)	\$237,852		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Park Bancorporation, Inc.
 Person to be contacted about this report: Robert Laux
 Submission date: Amended 6/11/09

RSSD (for Bank Holding Companies): 0001209716
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$161,740		
b. Average Commercial Loans	\$569,728		
c. Total Loans (sum of lines a and b)	\$731,468		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Park National Corporation
 Person to be contacted about this report: John W. Kozak (740) 349-3792
 Submission date: June 25, 2009

RSSD (for Bank Holding Companies): 1142336
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,845,229	Consumer loans consist of residential mortgage loans of \$825 million, home equity loans of \$259 million, consumer loans (mostly auto loans) of \$745 million and other loans (mostly overdraft protection) of \$16 million.	The demand for residential mortgage loan refinancing continued to be very strong in the month of May. Additionally, the demand for consumer loans (mostly used autos) was also strong for the month.
b. Average Commercial Loans	\$2,743,461	Commercial loans consist of loans and leases to business customers for construction, inventory, working capital, equipment, etc. Business customers include sole proprietorships, partnerships, corporations, etc.	The demand for commercial loans continued to be fairly good. Loan commitments were pretty strong at the end of May and loan totals are expected to increase in June.
c. Total Loans (sum of lines a and b)	\$4,588,690		

2. General Market Commentary (optional).

During the month of April, the volume of fixed-rate residential mortgage loans originations continued to be very strong. The volume for the month was \$76 million and the year-to-date volume is now \$257 million. By comparison, the volume for all of 2008 was \$182 million. Our real estate lenders expect that the mortgage loan originations for the month of May will continue to be very strong. The demand for auto loans continues to be very strong. Our consumer lenders have been very busy. The average balance of consumer loans (mostly auto loans) increased by \$10 million in April compared to March. The demand for commercial loans has not been as strong as consumer loans. Our pipe-line for new commercial loans is high, but we have been experiencing a higher amount of prepayments.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Parkvale Financial Corporation
 Person to be contacted about this report: Gilbert A. Riazzi
 Submission date: June 3, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H1236
 FDIC Certificate Number (for depository institutions): 30237

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$943,292		
b. Average Commercial Loans	\$204,513		
c. Total Loans (sum of lines a and b)	\$1,147,805		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PASCACK COMMUNITY BANK
 Person to be contacted about this report: GEORGE NIEMCZYK
 Submission date: JUNE 1, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57215

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$23,245		
b. Average Commercial Loans	\$113,193		
c. Total Loans (sum of lines a and b)	\$136,438		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Patapsco Bancorp Inc. (The Patapsco Bank)
 Person to be contacted about this report: Bill Wiedel (BWiedel@patapsco.com)
 Submission date: 6.18.2009

RSSD (for Bank Holding Companies): 2384508
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 30869

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$107,253		Experienced a high level of residential mortgage loan pay-offs.
b. Average Commercial Loans	\$121,386		Management made a strategic decision to exit the small equipment leasing business in October, 2008. This had a \$502K negative impact in May.
c. Total Loans (sum of lines a and b)	\$228,639		

2. General Market Commentary (optional).

Commercial loan demand continues to be very weak. We are seeing some activity as a result of larger banks kicking out their smaller customers, but these credits have issues.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Patriot Bankshares, Inc.
 Person to be contacted about this report: David Johnston, SVP
 Submission date: 6/29/2009

RSSD (for Bank Holding Companies): 78858
 Holding Company Docket Number (for Thrift Holding Companies):
 Certificate Number (for depository institutions): 3258 FDIC

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$122,133	Includes the following accounts from our General Ledger: 10010 Consumer Real Estate, 13140 Home Equity Line of Credit, 13275 Consumer Construction, and 13310 Total Consumer Loans plus the average balance on the Patriot Bank Mortgage Line.	Note that all balances exclude "Total Other Loans" which are not yet classified between consumer and commercial. These consist primarily of Loans in Process. The average monthly balance of "13470 Total Other Loans" (in thousands) was \$3,630 in February, \$4,153 in March, \$4,496 in April, and \$5,005 in May.
b. Average Commercial Loans	\$830,944	Calculated by netting average consumer loans from gross loans. Specifically, account "13480-Total Gross Loans" less account "13470 Total Other Loans" less total average consumer loans calculated above.	
c. Total Loans (sum of lines a and b)	\$953,077		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Patterson Bancshares, Inc (Patterson State Bank)
 Person to be contacted about this report: Robert Marcell
 Submission date: 06/15/2009

RSSD (for Bank Holding Companies): 3631469
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 12609

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$95,179		
b. Average Commercial Loans	\$58,286		\$766 charged off as bad loans
c. Total Loans (sum of lines a and b)	\$153,465		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peapack-Gladstone Financial Corporation (Peapack-Gladstone Bank)
 Person to be contacted about this report: Susan Smith 908-719-6548
 Submission date: 6/26/09

RSSD (for Bank Holding Companies): 23706
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 11035

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$569,888	Consumer Loans consist of: Residential mortgage loans, Residential construction mortgage loans, Purchased loans net of discount, Loans held for sale, Installment loans, Home equity loans, Personally reserved, Overdrafts, and the purchase of MBS.	Total residential mortgage originations for February were \$6,022M of which \$4,447M were sold. Total residential mortgage originations for March were \$9,525M of which \$4,201M were sold. Total residential mortgage originations for April were \$9,879M of which \$5,041M were sold. FNMA pool purchased in April for \$10,181M. Total residential mortgage originations for May were \$23,451M of which \$11,882M were sold. MBS pools of \$25,226M were purchased.
b. Average Commercial Loans	\$483,153	Commercial loans consist of: Commercial mortgage loans, Commercial loans, Commercial construction loans, Commercial tax exempt loans, and the purchase of Municipal Bonds.	Total commercial originations for February were \$3,889M. Total commercial originations for March were \$4,284M. Total commercial originations for April were \$3,187M. Municipal Bond for the Borough of Bernardsville in the amount of \$1,032 purchased in April. Total commercial originations for May were \$2,022M. Muni bonds purchased totaled \$800M.
c. Total Loans (sum of lines a and b)	\$1,053,041		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peninsula Bank Holding Co (The Private Bank of the Peninsula)
 Person to be contacted about this report: Steve Leen, CFO, 650-843-2204
 Submission date: June 9, 2009

RSSD (for Bank Holding Companies): 3680980
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 57510

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$37,710	Includes home equity lines of credit, single family residence 1st and junior liens, lines of credit, overdrafts, installment loans and overdraft protection lines of credit	
b. Average Commercial Loans	\$173,302	Includes construction, commercial real estate, commercial, and asset based loans.	
c. Total Loans (sum of lines a and b)	\$211,012		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Penn Liberty Financial Corp. (Penn Liberty Bank)
 Person to be contacted about this report: Ted Aicher - CFO
 Submission date: 6/17/09

RSSD (for Bank Holding Companies): 327979
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57844

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$86,863	Primarily Home Equity Loans and Lines of Credit as well as Residential Mortgage Loans.	The Bank continues to actively offer consumer loans.
b. Average Commercial Loans	\$243,791	Includes Commercial Real Estate (CRE) and Commercial and Industrial (C&I) Loans.	The Bank continues to actively search for new commercial loan opportunities. Loan demand for CRE and C&I has been soft through the first 5 months of 2009. In addition, the Bank has experienced higher than projected repayments. As a result the overall balance in commercial loans has decreased since the beginning of the year. See additional commentary below.
c. Total Loans (sum of lines a and b)	\$330,654		

2. General Market Commentary (optional)

Additional Commentary Lending Activity - YTD Payoffs and paydowns through May 31 on Commercial Loans and Consumer Loans are running higher than projected. In addition, commercial loan demand has been much softer than anticipated. The Bank currently has approximately \$30 million in cash that it would like to use for new loan originations as quickly as demand will allow in the Bank's market. Our strategic plan is to fully leverage the additional capital from TARP through originations of new commercial and consumer loans in the Bank's market.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peoples Bancorp of North Carolina, Inc.

RSSD (for Bank Holding Companies): 2818245

Person to be contacted about this report: A. Joseph Lampron, EVP/CFO (jlampron@peoplesbanknc.com)

Holding Company Docket Number (for Thrift Holding Companies): N/A

Submission date: June 12, 2009

FDIC Certificate Number (for depository institutions): 05956

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$243,543	General Ledger month-to-date average balance	
b. Average Commercial Loans	\$536,044	General Ledger month-to-date average balance	
c. Total Loans (sum of lines a and b)	\$779,587	General Ledger month-to-date average balance	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peoples Bancorporation
 Person to be contacted about this report: Daniel B. Minnis 864-850-5111
 Submission date: June 3, 2009

RSSD (for Bank Holding Companies): 0001974443
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 26753,34830 & 35075

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$115,387	As outlined	
b. Average Commercial Loans	\$273,734	As outlined	
c. Total Loans (sum of lines a and b)	\$389,121		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peoples Bancorp / Peoples Bank
 Person to be contacted about this report: Lisa Holleman, 360-715-4226
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): 1030947
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 6158

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$338,269	All consumer purpose loans per internal reports	
b. Average Commercial Loans	\$629,902	All commercial purpose loans per internal reports	
c. Total Loans (sum of lines a and b)	\$968,171		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peoples Bancshares of TN, Inc.
 Person to be contacted about this report: Leonard Blevins
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 3403161
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$122,297		
b. Average Commercial Loans	\$10,494		
c. Total Loans (sum of lines a and b)	\$132,791		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PeoplesSouth Bancshares, Inc.
 Person to be contacted about this report: Pam Pickle, Accounting Officer
 Submission date: 06/09/2009

RSSD (for Bank Holding Companies): 1866155
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 21292

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$138,311		
b. Average Commercial Loans	\$263,388		
c. Total Loans (sum of lines a and b)	\$401,699		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PGB Holdings, Inc.
 Person to be contacted about this report: Sylvia Chung
 Submission date: 6/2/2009

RSSD (for Bank Holding Companies): 3082342
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34089

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$82,503		
b. Average Commercial Loans	\$68,455		
c. Total Loans (sum of lines a and b)	\$150,958		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Pierce County Bancorp (PIERCE COMMERCIAL BANK)**
 Person to be contacted about this report: **JAN LELAND - jleland@piercebancorp.com**
 Submission date: **6.29.09**

RSSD (for Bank Holding Companies): **2453114**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **34411**

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$90,647	Includes loans secured by 1-4 Single family homes; purchase money loans (including our held for sale), home equity loans and loans for other purposes; HELOC's, Personal lines of credit and other consumer purpose loans.	New consumer loans originated for the month totaled 161. This figure includes 149 new residential mortgage loans that are held for sale and sold on the secondary market; origination totaled 28,548.
b. Average Commercial Loans	\$150,220	Includes Commercial Real Estate, Small Business loans, Builder Banking and Commercial & Industrial loans	New Commercial loans originated for the month totaled 13.
c. Total Loans (sum of lines a and b)	\$240,867		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pinnacle Bank Holding Company (Pinnacle Bank)
 Person to be contacted about this report: John W. Hurlbutt
 Submission date: June 10, 2009

RSSD (for Bank Holding Companies): 0003458040
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34908

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$15,088		
b. Average Commercial Loans	\$145,253		
c. Total Loans (sum of lines a and b)	\$160,341		

2. General Market Commentary (optional)

Recent Decline in the loan portfolio:

Despite our commitment and efforts to utilize the Tarp funds and thereby provide our community access to credit, Pinnacle Bank did have a decline in total loans in May. This was primarily due to several payoffs of SBA 504 2nd mortgages in May. Pinnacle Bank has several Conventional, SBA 504 and SBA 7(a) loans approved and in the process of closing. Due to the recessed economy, Pinnacle Bank is emphasizing SBA 7(a) loans which provide risk mitigation with the 90% SBA guaranty. Pinnacle Bank expects the majority of its loan growth for the balance of the year from the product, however may choose to sell some of those loans which could lower our outstanding balances. Pinnacle will remain a strong 504 Lender and will receive periodic reductions in its portfolio balances from the payoff of the 504 2nd mortgages. Despite the recent challenges, Pinnacle Bank remains a viable source for loans to its community.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pinnacle Financial Partners, Inc. (Pinnacle National Bank)
 Person to be contacted about this report: Gary E. Green
 Submission date: 6/19/09

RSSD (for Bank Holding Companies): 2925657
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35583

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$891,647		
b. Average Commercial Loans	\$2,660,835		
c. Total Loans (sum of lines a and b)	\$3,552,482		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PLAINS CAPITAL CORPORATON
 Person to be contacted about this report: DARRELL G. ADAMS
 Submission date: MAY 12, 2009

RSSD (for Bank Holding Companies): 1247893
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$597,281		
b. Average Commercial Loans	\$2,653,529		
c. Total Loans (sum of lines a and b)	\$3,250,810		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Plumas Bancorp (Plumas Bank)**
 Person to be contacted about this report: **Brandy Cedillos 530-283-7305 x8911**
 Submission date: **06/05/09**

RSSD (for Bank Holding Companies): **3098576**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **23275**

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$118,177	Installment, Equity Plus, Real Estate Construction 1-4 Single Family Resident, Real Estate Construction 1-4 Owner Occupied, Real Estate 1-4 Single Family Resident, Plumas Plus, Credit Cards, Overdrafts & Unposted Items Loans.	
b. Average Commercial Loans	\$243,564	Commercial, Agriculture, Real Estate Construction Commercial, Real Estate Construction Owner Occupied, Real Estate Land Development, Real Estate Construction Multi-Family, Real Estate Secured by Farmland, Real Estate Secured Multi-Family, Real Estate Secu	
c. Total Loans (sum of lines a and b)	\$361,741		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Popular, Inc. Person to be contacted about this report: José A. Méndez Submission date: June 30, 2009	RSSD (for Bank Holding Companies): 1129382 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$9,538,967	Includes: consumer loans, credit cards, mortgage loans, auto loans and leases. Includes both loans in portfolio and loans held for sale.	We continue operating under challenging consumer and commercial credit environments in both our U.S. and P.R. markets, and with our efforts to restructure and strengthen our Institution by, among other things, reinforcing our management structure, and developing initiatives to reduce delinquency and loss severity on our most critical loan portfolios. Strong activity continues in our mortgage lending business in P.R. Eventhough more cautious in our credit underwrtng, we maintain our commitment of being active lenders in the markets we serve, and working with our customers to modify or restructure existing credit facilities.
b. Average Commercial Loans	\$15,471,535	Includes: commercial and construction loans in portfolio and loans held for sale.	
c. Total Loans (sum of lines a and b)	\$25,010,502		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Porter Bancorp, Inc. / PBI Bank
 Person to be contacted about this report: C. Bradford Harris
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 0001249712
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9314

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$331,672	Includes 1 to 4 family loans, loans held for sale, installment loans, credit card loans and option reserve loans	
b. Average Commercial Loans	\$1,022,155	Includes commercial loans, real estate loans and agricultural loans	
c. Total Loans (sum of lines a and b)	\$1,353,827		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Prairie Star Bancshares, Inc. / Bank of the Prairie**
 Person to be contacted about this report: **Robert M. Wiley**
 Submission date: **June 2, 2009**

RSSD (for Bank Holding Companies): **1058624**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): **4626**

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$15,789		
b. Average Commercial Loans	\$84,045		
c. Total Loans (sum of lines a and b)	\$99,834		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Premier Bancorp, Inc.
 Person to be contacted about this report: Shamim Esmail
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 2933522
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35419

LENDING ACTIVITY (Thousands \$)	2009		Key	Comments
	APRIL	MAY		
1. Loan Balances				
a. Average Consumer Loans	\$6,984	\$7,095	Includes Residential Real Estate Loans, Home Equity Lines, Overdrafts, Loan Control Accts, and Auto Loans. All balances are month end balances	The increase from April to May in consumer loans was primarily due to new loan originations.
b. Average Commercial Loans	\$193,237	\$194,164	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	The increase from April to May in commercial loans was primarily due to new loan originations.
c. Total Loans (sum of lines a and b)	\$200,221	\$201,259		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Premier Bank Holding Company
 Person to be contacted about this report: Linda Palmer
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): 2815468
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33992

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$79,241	Includes Residential Loans Held For Sale	None
b. Average Commercial Loans	\$231,805	N/A	None
c. Total Loans (sum of lines a and b)	\$311,046	N/A	

2. General Market Commentary (optional).
 None

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Premier Service Bank

Person to be contacted about this report: Jessica W. Lee, EVP & CFO

Submission date: June 3, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 57059

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,912		
b. Average Commercial Loans	\$123,914		
c. Total Loans (sum of lines a and b)	\$125,826		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Princeton National Bancorp (Citizens First National Bank)

RSSD (for Bank Holding Companies): 1207600

Person to be contacted about this report: Todd D. Fanning, Senior Vice-President & Chief Financial Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 30, 2009

FDIC Certificate Number (for depository institutions): 3731

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$199,569		
b. Average Commercial Loans	\$542,993		
c. Total Loans (sum of lines a and b)	\$742,562		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PrivateBancorp, Inc.

RSSD (for Bank Holding Companies): 1839319

Person to be contacted about this report: Leonard Wiatr, Chief of Compliance and Regulatory Affairs

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 15, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$829,162	Consumer Loans include residential real estate loans, home equity loans and personal loans.	
b. Average Commercial Loans	\$7,780,170	Commercial Loans include commercial and industrial loans, commercial real estate loans and all construction loans (single-family, multi-family and commcial projects, including both investment properties and properties that will be owner-occupied).	
c. Total Loans (sum of lines a and b)	\$8,609,332		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Private Bancorporation, Inc.
 Person to be contacted about this report: Donald M. Davies
 Submission date: June 19, 2009

RSSD (for Bank Holding Companies): 2361880
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$87,241	Average balances reflect performing loan balances in categories consistent with the data collection guidance.	Consumer loan payoffs in May totaled \$(1,187); new loan commitments totaled \$1,509 with \$761 advanced; existing lines of credit reflected a <u>net paydown</u> of \$(712).
b. Average Commercial Loans	\$56,842	Same as above	Commercial loan payoffs in May totaled \$(229); new loan commitments totaled \$915 with \$865 advanced; existing lines of credit reflected a <u>net paydown</u> of \$(2,100).
c. Total Loans (sum of lines a and b)	\$144,083	Same as above	Total loan payoffs in May totaled \$(1,416); total new loan commitments totaled \$2,424 with \$1,626 advanced; existing lines of credit reflected a <u>net paydown</u> of \$(2,812).

2. General Market Commentary (optional).

Clients continue to consolidate/refinance debt with the largest component of loan payoffs for the month being home equity loans. (\$767). Market pricing competition continues in the home equity arena.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PSB Financial Corporation

RSSD (for Bank Holding Companies): 1109263

Person to be contacted about this report: Jennifer J. Comeaux (318-256-4334 or jcomeaux@peoplesstate.com)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 16, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$45,019		
b. Average Commercial Loans	\$157,838		
c. Total Loans (sum of lines a and b)	\$202,856		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Puget Sound Bank
 Person to be contacted about this report: Phil Mitterling
 Submission date: 6/8/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57955

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$16,617		
b. Average Commercial Loans	\$125,503		
c. Total Loans (sum of lines a and b)	\$142,120		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pulaski Financial Corp
 Person to be contacted about this report: Christine Munro
 Submission date: 6-10-09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H 3185
 FDIC Certificate Number (for depository institutions): 30284

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$562,784		Does not include average mortgage warehouse loans originated and held for sale of \$177.4 million as of May
b. Average Commercial Loans	\$627,695		
c. Total Loans (sum of lines a and b)	\$1,190,479		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: QCR Holdings, Inc. Person to be contacted about this report: Jennifer L. Hogue/QCRH Asst Controller Submission date: 6/11/09	RSSD (for Bank Holding Companies): 2125813 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$160,317		For the 1st quarter of 2009, the Company originated new consumer loans of \$24.4MM. Offsetting these new loans, the Company had \$34.3MM of payoffs/paydowns including approximately \$28.9MM of residential mortgage loans sold to the secondary market.
b. Average Commercial Loans	\$1,063,941		For the 1st quarter of 2009, the Company originated new commercial loans totalling \$51.3MM. Offsetting these new loans, the Company had \$50.2MM of paydowns/payoffs.
c. Total Loans (sum of lines a and b)	\$1,224,258		For the 1st quarter of 2009, the Company originated new loans totalling \$75.6MM. Offsetting these new loans, the Company had \$84.5MM of paydowns/payoffs.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Redwood Capital Bancorp, UST 389
 Person to be contacted about this report: Michael McCoy
 Submission date: 06/10/2009

RSSD (for Bank Holding Companies): 3552032
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57610

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$52,073		
b. Average Commercial Loans	\$84,665		
c. Total Loans (sum of lines a and b)	\$136,738		

2. General Market Commentary (optional).

Comments from the April report still stand.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Redwood Financial Inc
 Person to be contacted about this report: Dean Toft
 Submission date: May 31, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2478
 FDIC Certificate Number (for depository institutions): 31028

LENDING ACTIVITY	2009 MONTH	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$46,400		
b. Average Commercial Loans	\$58,161		
c. Total Loans (sum of lines a and b)	\$104,561		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Regent Bancorp

RSSD (for Bank Holding Companies): 2891006

Person to be contacted about this report: Pamela Joy Owens, CFO

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 06/08/09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$57,861	Includes Heloc's, Residential including 1-4 construction and Purchased 1-4. Consumer loans secured by 1-4 and commercial R/E	
b. Average Commercial Loans	\$299,943		
c. Total Loans (sum of lines a and b)	\$357,804		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Regional Bankshares, Inc./Heritage Community Bank
 Person to be contacted about this report: Todd Buddin
 Submission date: 6/08/09

RSSD (for Bank Holding Companies):2954415
 Holding Company Docket Number (for Thrift Holding Companies):N/A
 FDIC Certificate Number (for depository institutions): 35076

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$17,184		
b. Average Commercial Loans	\$67,031		
c. Total Loans (sum of lines a and b)	\$84,215		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Reliance Bancshares, Inc.
 Person to be contacted about this report: David Franke
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 2787118
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$120,372		
b. Average Commercial Loans	\$1,110,128		
c. Total Loans (sum of lines a and b)	\$1,230,500		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Rising Sun Bancorp (NBRS Financial Bank)
 Person to be contacted about this report: Teresa Greider
 Submission date: 6/30/09

RSSD (for Bank Holding Companies): 1846232
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 04862

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$58,280		
b. Average Commercial Loans	\$154,888		
c. Total Loans (sum of lines a and b)	\$213,168		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: RIVERSIDE BANCSHARES, INC
 Person to be contacted about this report: STEPHEN C. DAVIS, CEO
 Submission date: JUNE 15, 2009

RSSD (for Bank Holding Companies): 2155342
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$17,884	\$20,085		
b. Average Commercial Loans	\$21,840	\$23,314		
c. Total Loans (sum of lines a and b)	\$39,724	\$43,399		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Rogers Bancshares, Inc. (Metropolitan National Bank)
 Person to be contacted about this report: Lynn Dorrough, EVP/CFO
 Submission date: June 25, 2009

RSSD (for Bank Holding Companies): 2066886
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 20280

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$62,673		During May Average Consumer Loans increased by \$280K to \$62.29 million. Metropolitan National Bank continued to seek new avenues to extend credit to consumers and was successful in adding three vehicle dealerships during May for indirect consumer lending; The efforts continue to use the TARP funds in a manner which serves greater numbers of consumers, while confronting little loan demand by reaching out to the indirect dealer channels to funnel credit into the communities we serve.
b. Average Commercial Loans	\$1,051,644		Average Commercial Loans increased by \$3.7 million during May; an increase of 3.5%. The increase was largely due to higher levels of borrowing to existing customers; but is viewed as still a means to recycle the TARP funds back into the communities in our market area. The efforts to further diversify the loan portfolio away from commercial real estate loans continues.
c. Total Loans (sum of lines a and b)	\$1,114,317		Total loan volume increased by \$4.03 million during May, largely due to draws of credit by existing customers along with the increase in consumer loans associated with adding new dealers to our indirect network during May. The objective continues to be the usage of the TARP funds in a manner which is of the

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Royal Bancshares of Pennsylvania
 Person to be contacted about this report: Robert A. Kuehl
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 0002324429
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18962 , 58196

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$32,967	Residential Mortgages, Home Equity loans and Consumer loans	
b. Average Commercial Loans	\$683,016	Commerical Real Estate, Construction and Land Development, Commercial and Industrial, Leases and Tax certificates	
c. Total Loans (sum of lines a and b)	\$715,983		

2. General Market Commentary (optional)

Number of Loans Loan Amount
 1st Quarter 28 \$15.2 million

 April 13 \$3.0 million
 May 14 \$7.1 million

 Quarter to Date 27 \$10.1 million

 Year to Date 55 \$25.3 million The loan closings shown for each month do not necessarily equate to immediate loan fundings

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: S&T Bancorp

RSSD (for Bank Holding Companies): 0001071397

Person to be contacted about this report: Paul A. Lovelace, 724-465-4824, paul.lovelace@stbank.net

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 9, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,009,640		
b. Average Commercial Loans	\$2,513,206		
c. Total Loans (sum of lines a and b)	\$3,522,846		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Saigon National Bank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Michael C. Miller-direct line -714-338-8715

Submission date: June 8th, 2009 Holding Company Docket Number (for Thrift Holding Companies):

8th, 2009

FDIC Certificate Number (for depository institutions): 57974

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,358	Includes residential mortgages and home equity lines of credit.	
b. Average Commercial Loans	\$48,658	Includes non-owner occupied and owner occupied CRE. Includes C & I loans both secured and unsecured.	
c. Total Loans (sum of lines a and b)	\$52,016		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Salisbury Bancorp, Inc. (Salisbury Bank and Trust Company)
 Person to be contacted about this report: Geoffrey A. Talcott
 Submission date: June 19, 2009

RSSD (for Bank Holding Companies): 2693273
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18467

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$176,375	These numbers are as of month end as opposed to averages. This is the way our standard system reports.	Overall trends continue down as most residential refinances are choosing secondary market options.
b. Average Commercial Loans	\$122,761	These numbers are as of month end as opposed to averages. This is the way our standard system reports.	Trends in commercial remain flat. Business customers continue reporting somewhat reduced gross sales almost across the board. Additional borrowings are taking a back seat to restructuring for better rates.
c. Total Loans (sum of lines a and b)	\$299,136	These numbers are as of month end as opposed to averages. This is the way our standard system reports.	Results continue to be flat or falling in general with heavy activity in Seller Serviced portfolio. Business sales and incomes are down and most customers are interested in restructuring for rate benefit as opposed to new money.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Santa Clara Valley Bank
 Person to be contacted about this report: Long T. Huynh
 Submission date: May 31, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34806

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$16,976	Balance is from monthend report	
b. Average Commercial Loans	\$92,551	Balance is from monthend report	
c. Total Loans (sum of lines a and b)	\$109,527		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SANTA LUCIA BANCORP (Santa Lucia Bank)
 Person to be contacted about this report: Larry Womack
 Submission date: June 18, 2009

RSSD (for Bank Holding Companies): 3403778
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26418

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$14,545		
b. Average Commercial Loans	\$186,211		
c. Total Loans (sum of lines a and b)	\$200,756		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SBT Bancorp, Inc (Simsbury Bank & Trust Company) UST Sequence Number 151
 Person to be contacted about this report: Anthony F. Bisceglia, EVP & CFO
 Submission date: 6-16-09

RSSD (for Bank Holding Companies): 3385100
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33999

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$130,615		
b. Average Commercial Loans	\$48,618		
c. Total Loans (sum of lines a and b)	\$179,233		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Seacoast Banking Corporation of Florida (Seacoast National Bank)
 Person to be contacted about this report: William Hahl
 Submission date: May 21, 2009

RSSD (for Bank Holding Companies): 1085013
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 131

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$686,094	Includes direct and indirect installment loans, revolving home equity and unsecured lines of credit, and residential permanent and construction loans.	New Loans May: Installment - \$3,087; Revolving - \$754; Residential - \$13,746
b. Average Commercial Loans	\$947,466	Includes commercial and commercial real estate loans.	New Loans May: \$1,634
c. Total Loans (sum of lines a and b)	\$1,633,560		Average Loan Outstandings declined slightly in May - \$3,878 (new loans and average outstandings in thousands \$).

2. General Market Commentary (optional).

Unemployment has increased dramatically in all markets year-over-year (April 2008 - April 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 is generally being driven by sales of foreclosed properties within all markets. New foreclosures continue to be high. Overall home sales activity year-over-year continues to be down significantly. New commercial loan requests have been minimal. Commercial real estate continues to be under stress in all markets. There is concern that CRE fundamentals - occupancy, rental rates, cap rates - will continue to deteriorate throughout 2009 and well into 2010.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Seacoast Commerce Bank
 Person to be contacted about this report: Ronnie Zivanic - 619 409 5721
 Submission date: June 24, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57428

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$0		
b. Average Commercial Loans	\$554,378	Loans to Individuals for Comercial Real Estate (CRE)	
c. Total Loans (sum of lines a and b)	\$554,378		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Seaside National Bank & Trust
 Person to be contacted about this report: Barry Griffiths, SVP & CFO
 Submission date: June 25, 2009

RSSD (for Bank Holding Companies): N/A
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 58328

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$137,638	We include consumer installment loans, consumer lines of credit as well as residential first and second mortgage loans. We also include residential mortgage loans we own but intend to sell in the secondary market	
b. Average Commercial Loans	\$184,134	We include commercial and industrial loans, as well as commercial real estate loans.	
c. Total Loans (sum of lines a and b)	\$321,772		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Security Bancshares of Pulaski County, Inc (Security Bank of Pulaski County)
 Person to be contacted about this report: Carl E. Boone
 Submission date: 07-03-09

RSSD (for Bank Holding Companies): 2250180
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 15347

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$19,646	Loans are originated by subsidiary - Security Bank of Pulaski County	
b. Average Commercial Loans	\$51,729	Includes all Agricultural loans	
c. Total Loans (sum of lines a and b)	\$71,375	All balances presented are as of month end.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Security Business Bancorp
 Person to be contacted about this report: Pamela Schock, EVP/CFO
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 0003637863
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$14,805		
b. Average Commercial Loans	\$153,146		
c. Total Loans (sum of lines a and b)	\$167,951		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SECURITY CALIFORNIA BANCORP
 Person to be contacted about this report: Thomas M. Ferrer, EVP & CFO
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 3804469
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$32,343		When compared to last month , consumer loans grew by 14.4%
b. Average Commercial Loans	\$206,381		Commercial loans increased by 3.3% compared to March.
c. Total Loans (sum of lines a and b)	\$238,724		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Security Federal Corporation
 Person to be contacted about this report: Jessica Cummins
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): N/A
 Holding Company Docket Number (for Thrift Holding Companies): H-1130
 FDIC Certificate Number (for depository institutions): 31100

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$186,155		
b. Average Commercial Loans	\$425,647		
c. Total Loans (sum of lines a and b)	\$611,802		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SECURITY STATE BANCSHARES, INC.
 Person to be contacted about this report: JEFFREY BARKER, CFO
 Submission date: 5/28/09

RSSD (for Bank Holding Companies): 1248573
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$175,885		
b. Average Commercial Loans	\$286,989		
c. Total Loans (sum of lines a and b)	\$462,874		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Severn Bancorp Inc. (Severn Savings Bank, FSB)
 Person to be contacted about this report: Thomas G. Bevivino
 Submission date: June 19, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H1799
 FDIC Certificate Number (for depository institutions): 32367

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$697,489		Consumer loans include all loans with residential property as collateral, loans to individuals with other non-commercial collateral, and all unsecured loans to individuals.
b. Average Commercial Loans	\$300,310		Commercial loans included all loans with commercial property or other business assets as collateral, and unsecured loans to corporations, partnerships, sole proprietorships, and other business enterprises.
c. Total Loans (sum of lines a and b)	\$997,799		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Sound Banking Company (DBA Sound Bank)
 Person to be contacted about this report: Allen Nelson, CFO, Phone 919-616-2067
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57095

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$41,368		
b. Average Commercial Loans	\$61,037		
c. Total Loans (sum of lines a and b)	\$102,405		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern Bancorp, Inc. (UST Sequence Number 490)
 Person to be contacted about this report: Brent Black
 Submission date: 6/30/09

RSSD (for Bank Holding Companies): 1248939
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$75,269		
b. Average Commercial Loans	\$289,010		
c. Total Loans (sum of lines a and b)	\$364,279		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern Community Financial Corporation
 Person to be contacted about this report: Dee Branning
 Submission date: June 8, 2009

RSSD (for Bank Holding Companies): 2981831
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34324

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$243,072		
b. Average Commercial Loans	\$1,039,389		
c. Total Loans (sum of lines a and b)	\$1,282,461		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern First Bancshares, Inc., Southern First Bank, National Association
 Person to be contacted about this report: Julie Fairchild
 Submission date: 6/12/09

RSSD (for Bank Holding Companies): 2849801
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35295

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$142,257	Loans reflect loans made by our subsidiary and not the holding company. Includes Consumer Real Estate and "other" Consumer loans as well as Credit Lines.	
b. Average Commercial Loans	\$423,667	Loans reflect loans made by our subsidiary and not the holding company. Includes Commercial Real Estate Loans and Commercial Business loans as well as Loan Suspense, Overdrafts, and net FASB fees.	
c. Total Loans (sum of lines a and b)	\$565,924		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern Missouri Bancorp, Inc (SOUTHERN BANK)
 Person to be contacted about this report: LISA WALLIS (lwallis@bankwithsouthern.com)
 Submission date: 6/24/09

RSSD (for Bank Holding Companies): 3266227
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 28332

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$173,643		
b. Average Commercial Loans	\$196,062		
c. Total Loans (sum of lines a and b)	\$369,705		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: South Financial Group, Inc. (Carolina First Bank)
 Person to be contacted about this report: Roy Jones (864-241-1557)
 Submission date: June 25, 2009

RSSD (for Bank Holding Companies): 1141599
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26849

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,967,770	Consumer loans include indirect and direct lending, lot loans, home equity lines and loans as well as 1-4 family mortgage loans.	Majority of the decrease from April to May was due to indirect auto (\$20.1 million) and non-core lot loans (\$6.7 million).
b. Average Commercial Loans	\$7,900,552	Commercial loans include real estate construction, acquisition & development, corporate lending (including shared national credit facilities) and C&I lending.	Non Core commercial loans decreased \$2.2 million from April to May and Core commercial lending decreased \$91.9 million.
c. Total Loans (sum of lines a and b)	\$9,868,322		

2. General Market Commentary (optional)

The South Financial Group, Inc. and its wholly-owned banking subsidiary, Carolina First, has divided its loan portfolio along its primary strategic focus. The designation of "Core" and "Non Core" is meant to distinguish between those lending products for which little or no customer relationship exists and those that fit within the Company's primary strategic focus of relationship banking. The Non Core portfolio includes indirect auto loans, shared national credit facilities, lot loans and certain other real estate related products, primarily residential construction related, for which there is little or no customer relationship other than the credit facility itself. In May 2008, Carolina First shut down the origination of indirect auto loans in Florida and in January 2009, reduced the number of dealers through which indirect auto loans were originated in North Carolina and South Carolina.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southwest Bancorp, Inc.

RSSD (for Bank Holding Companies): 0001062621

Person to be contacted about this report: Steve Gobel (405-742-1436) or Tessa Martin (405-742-1456)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 16, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$231,223	Includes residential mortgage loans, student loans and all consumer loan categories.	
b. Average Commercial Loans	\$2,417,388	Includes all non-consumer loan categories.	
c. Total Loans (sum of lines a and b)	\$2,648,611		

2. General Market Commentary (optional).

Loan growth represents the net result of advances on previously made loan commitments plus funding of other, new loans and any loan purchases, less loan payments, sales, and write-offs. The table above is based on monthly averages. Southwest Bancorp, Inc. ("Southwest") also tracks month-end loan growth from November 30, 2008, which was five days before it received funds under the Capital Purchase Program ("CPP"). The month-end data indicates that Southwest has made significant amounts of new loans since November 30, 2008, excluding advances on commitments made on or before CPP funding.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Sovereign Bancshares Inc
 Person to be contacted about this report: R. Michael Russell
 Submission date: June 19, 2009

RSSD (for Bank Holding Companies): 3269602
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$41,802	FDIC call codes: 1C1, 1C2A, 1C2B, 6B, 6C	
b. Average Commercial Loans	\$521,730	FDIC call codes: 1A1, 1A2, 1B, 1D, 1E1, 1E2, 4A	
c. Total Loans (sum of lines a and b)	\$563,532		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Spirit BankCorp. Inc. (SpiritBank)

RSSD (for Bank Holding Companies): 1062135

Person to be contacted about this report: Trevor Kelly (stkelly@spiritbank.com/405-775-1128)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 24, 2009

FDIC Certificate Number (for depository institutions): 4048

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$451,127	Loans to Individuals for household, family and other personal expenditures, Loans secured by 1-4 family residential properties	
b. Average Commercial Loans	\$800,663	CRE Loans including 1-4 family residential construction, C&I Loans, Loans secured by farmland, Loans to finance agricultural production and other loans to farmers.	
c. Total Loans (sum of lines a and b)	\$1,251,790		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Standard Bancshares, Inc. Person to be contacted about this report: Scott Smits Submission date: June 26, 2009	RSSD (for Bank Holding Companies): 1245590 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$259,188		During the month of May we funded 59 new consumer loans totaling \$11,216,000 and renewed 4 loans totaling \$441,000. We also funded 172 mortgage loans totaling \$25,827,000 that will be sold in the secondary market.
b. Average Commercial Loans	\$1,645,477		During the month of May we funded 39 new commercial and commercial real estate loans toatling \$11,807,000. In addition, we renewed 92 commercial and commercial real estate loans totaling \$77,884,000
c. Total Loans (sum of lines a and b)	\$1,904,665		

2. General Market Commentary (optional).
 During the month of May we received payoff on two commercial real estate loans with total outstandings of \$17 million. In addition, the Bank receives monthly principal reductions totaling approximately \$8 million per month. Our budget new loan growth from May 2009 to December 2009 is \$47,970,000.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: State Bancorp Inc. (State Bank of Long Island)
 Person to be contacted about this report: Patricia Schaubeck
 Submission date: June 24, 2009

RSSD (for Bank Holding Companies): 0001138861
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 19695

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$105,347		
b. Average Commercial Loans	\$1,010,850		
c. Total Loans (sum of lines a and b)	\$1,116,197		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: State Bankshares, Inc. Person to be contacted about this report: Blake J. Nelson - SVP/Controller Submission date: June 23, 2009	RSSD (for Bank Holding Companies): 1417333 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$324,748	Includes residential mortgages, home equity loans, personal, direct and indirect auto, and other consumer loans	Experiencing paydowns in the home equity and indirect car portfolios. One to four family serviced loans are up \$35 million since 12/31/08.
b. Average Commercial Loans	\$1,400,190	Includes C&I, Small Business, Commercial Real Estate, Ag and Lease Loans	CPP funds were received in January 2009. Average Commercial Loans are up \$20.8 million over December of 2008.
c. Total Loans (sum of lines a and b)	\$1,724,938		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: State Capital Corp.
 Person to be contacted about this report: Doris Brumfield
 Submission date: 06-12-09

RSSD (for Bank Holding Companies): 1097771
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$134,782		
b. Average Commercial Loans	\$563,909		
c. Total Loans (sum of lines a and b)	\$698,691		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: StellarOne Corporation
 Person to be contacted about this report: Jeffrey W. Farrar
 Submission date: June 8, 2009

RSSD (for Bank Holding Companies): 2502049
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$833,642		
b. Average Commercial Loans	\$1,421,232		
c. Total Loans (sum of lines a and b)	\$2,254,874		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Sterling Bancorp

RSSD (for Bank Holding Companies):1039454

Person to be contacted about this report: Ronald Ferraro

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/29/09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$178,677		
b. Average Commercial Loans	\$1,049,091		
c. Total Loans (sum of lines a and b)	\$1,227,768		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Sterling Financial Corporation
 Person to be contacted about this report: Shawna Manion
 Submission date: 6/19/2009

RSSD (for Bank Holding Companies): 3152245
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,315,623	Includes Residential Mortgage and Consumer Loans (less confirmed losses)	
b. Average Commercial Loans	\$6,770,110	Includes Income Property, Construction, Commercial Loans (less confirmed losses)	
c. Total Loans (sum of lines a and b)	\$9,085,734	Includes Held for Sale but, does not include ALLL and discounts.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: St. Johns Bancshares, Inc.
 Person to be contacted about this report: Brad Muhlke, Vice President, (314) 428-1059, Ext. 3494
 Submission date: 6/12/2009

RSSD (for Bank Holding Companies): 1096587
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$45,036		
b. Average Commercial Loans	\$211,011		
c. Total Loans (sum of lines a and b)	\$256,047		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Stockmens Financial Corporation (Security First Bank)
 Person to be contacted about this report: Michael Jessen
 Submission date: June 11, 2009

RSSD (for Bank Holding Companies): 2360454
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 05415

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$97,468		
b. Average Commercial Loans	\$356,101		
c. Total Loans (sum of lines a and b)	\$453,569		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Stonebridge Financial Corp (Stonebridge Bank)
 Person to be contacted about this report: Elaine D. Leggett, VP, Cash Management
 Submission date: 6/23/09

RSSD (for Bank Holding Companies): 2754334
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35077

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$48,341		
b. Average Commercial Loans	\$320,514		
c. Total Loans (sum of lines a and b)	\$368,855		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Summit State Bank
 Person to be contacted about this report: Dennis Kelley
 Submission date: 5/31/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 32203

LENDING ACTIVITY	2009 MONTH	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$61,285	(DMI + type 11+ consumer)	
b. Average Commercial Loans	\$246,341	(all other not included above)	
c. Total Loans (sum of lines a and b)	\$307,626		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Superior Bancorp Inc (Superior Bank), Birmingham, Alabama
 Person to be contacted about this report: James A. White
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): NA
 Holding Company Docket Number (for Thrift Holding Companies): H4235
 FDIC Certificate Number (for depository institutions): 17750

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$707,306		
b. Average Commercial Loans	\$1,684,029		
c. Total Loans (sum of lines a and b)	\$2,391,335		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Surrey Bancorp
 Person to be contacted about this report: Mark H. Towe
 Submission date: 6/11/2009

RSSD (for Bank Holding Companies):0003163867
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$50,042		
b. Average Commercial Loans	\$125,174		
c. Total Loans (sum of lines a and b)	\$175,216		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SVB Financial Group

RSSD (for Bank Holding Companies): 1031449

Person to be contacted about this report: Michael Descheneaux, Chief Financial Officer (mdescheneaux@svb.com)

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

Submission date: June 23, 2009

FDIC Certificate Number (for depository institutions): 24735

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$449,525	Includes: loans secured by 1-4 family residential properties, revolving, open-end and extended under lines of credit, closed-end secured by first and junior liens and loans to individuals for household, family and other personal expenditures, revolving credit plans and other consumer loans.	
b. Average Commercial Loans	\$4,391,445	Includes all other loans in our loan portfolio that are not defined as consumer loans above	
c. Total Loans (sum of lines a and b)	\$4,840,970	Total Average Monthly Gross Loans	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SV Financial, Inc. (Sauk Valley Bank & Trust)
 Person to be contacted about this report: Nathan Kloster
 Submission date: 5/29/09

RSSD (for Bank Holding Companies): 3093919
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 35131

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$25,139		
b. Average Commercial Loans	\$108,725		
c. Total Loans (sum of lines a and b)	\$133,864		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Sword Financial Corporation (Horicon Bank)**
 Person to be contacted about this report: **Byron Pyzik, SVP, Horicon Bank 920-485-7329**
 Submission date: **June 29, 2009**

RSSD (for Bank Holding Companies): **1202883**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **11236**

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$111,352	\$109,103	Includes: 1-4 family residential mortgages (including those held for sale), construction, home equity, credit card and other consumer loans for personal expenditure.	
b. Average Commercial Loans	\$358,459	\$363,459	Includes: commercial, commercial real estate & construction, agricultural, municipal and other business loans, and all overdraft balances.	
c. Total Loans (sum of lines a and b)	\$469,811	\$472,562		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Synovus Financial Corp

RSSD (for Bank Holding Companies): 1078846

Person to be contacted about this report: Brett Willis (706) 644-2716

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 30, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$4,444,316		
b. Average Commercial Loans	\$23,688,737		
c. Total Loans (sum of lines a and b)	\$28,133,053		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Syringa Bancorp (single-tier holding company of Syringa Bank)
 Person to be contacted about this report: Brian Heim
 Submission date: 06/05/09

RSSD (for Bank Holding Companies): 3338861
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34296

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$44,920		
b. Average Commercial Loans	\$212,725		
c. Total Loans (sum of lines a and b)	\$257,644		

2. General Market Commentary (optional).

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 sustain loan totals, which requires generating a fair amount of business to offset principal pay-down, maturity, and refinance activity.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Taylor Capital Group (Cole Taylor Bank) Person to be contacted about this report: Christine Noone Submission date: June 30, 2009	RSSD (for Bank Holding Companies): 2495039 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 22599
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LENDING ACTIVITY	2009 May	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$156,268	Includes residential mortgage loans, home equity lines of credit, home equity loans, and other consumer loans.	The Company continues to serves its business customers and the communities in its defined market. The bank's resources are focused on all aspects of banking closely held, small and mid size companies. Given the relatively small number of branches (9), we are not competitive in the mass retail banking market. It is expected that this will continue to negatively impact our ability to fund substantial amounts of new consumer credit.
b. Average Commercial Loans	\$3,032,277	Includes commercial and industrial loans, loans secured by commercial real estate and loans for commercial and residential construction and land development.	See General Market comments below.
c. Total Loans (sum of lines a and b)	\$3,188,545		

2. General Market Commentary (optional).

The Company continues to actively originating new loans and developing new customer relationships. During May 2009, total loan production was approximately \$111 million, with \$53 million representing actual loan funding and a resulting increase in loan balances outstanding and the remaining \$58 million representing unfunded or unused loan commitments. Year-to-date, total loan production was approximately \$479 million, with \$278 million representing actual loan fundings, and the remaining \$201 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. This is due to the economic environment that exists today. These portfolio management activities has offset some of the impact on the Company's loan balances of the new origination activity.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TCNB Financial Corp (The Citizens National Bank of Southwestern Ohio)
 Person to be contacted about this report: Monica M. Schneider
 Submission date: June 17, 2009

RSSD (for Bank Holding Companies): 2833127
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35302-7

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$22,420		
b. Average Commercial Loans	\$55,361		
c. Total Loans (sum of lines a and b)	\$77,781		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tennessee Commerce Bancorp, Inc.
 Person to be contacted about this report: Frank Perez
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies): 2916169
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$92,372		
b. Average Commercial Loans	\$1,047,919		
c. Total Loans (sum of lines a and b)	\$1,140,291		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tennessee Valley Financial Holdings, Inc.
 Person to be contacted about this report: Ken Scarbro
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 3082454
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$55,563		
b. Average Commercial Loans	\$81,141		
c. Total Loans (sum of lines a and b)	\$136,704		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Texas National Bancorporation
 Person to be contacted about this report: Chan Campsey
 Submission date: 6/5/2009

RSSD (for Bank Holding Companies): 2176471
 Holding Company Docket Number (for Thrift Holding Company):
 FDIC Certificate Number: 26181

LENDING ACTIVITY	<u>2009</u> <u>MAY</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
a. Average Consumer Loans	\$12,141	Monthly Average GL 1350+ Monthly Average GL 1352	
b. Average Commercial Loans	\$151,925	Average Total Loans less Average Consumer Loans (C less A)	
c. Total Loans (sum of lines a and b)	\$164,066	Monthly Average Total Loans+Monthly Average GL 1380	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Bancorp, Inc. UST 149
 Person to be contacted about this report: Martin F. Egan
 Submission date: 6/29/09

RSSD (for Bank Holding Companies): 2858951
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$222,663		
b. Average Commercial Loans	\$1,248,525		
c. Total Loans (sum of lines a and b)	\$1,471,188		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **The Bank of Currituck**
 Person to be contacted about this report: **Eric M. Hemmings, EVP & CFO / Cashier**
 Submission date: **6/30/09**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **02039**

LENDING ACTIVITY	<u>2009</u> <u>MAY</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
a. Average Consumer Loans	\$77,133	Call Report codes 1420, 1797, 2008, 2011, 5367, and 5368	
b. Average Commercial Loans	\$61,457	Call Report codes 1415, 1460, 1480, 1590, 1766, and 2080	
c. Total Loans (sum of lines a and b)	\$138,590		

2. General Market Commentary (optional).

The Bank of Currituck is located in NE North Carolina and operates in Currituck, Camden, and Dare Counties on the mainland and Outer Banks areas. These areas have been particularly hard hit by the current economic environment. Currituck and Camden Counties are rural in nature with the exception of the northern part of Currituck which is a resort area on the Outer Banks. Dare County is almost entirely a resort area on the Outer Banks. Our primary line of business is construction lending, which took a severe hit during the recent real estate downturn. Resort construction and tourism has been hard hit, and these three counties now possess some of the highest unemployment rates in the state of North Carolina. A large number of real estate developers have left the area, and the ones who remain are struggling to make ends meet. Because of this, the Bank has seen a large jump in delinquencies and foreclosures. Loan demand is down significantly from prior years due to the lack of qualified applicants. Liquidity is strong as deposit flows have been steadily realized from other institutions who have either merged or large institutions reporting severe losses. While asset quality (and the resulting impact to earnings) remains a challenge, the Bank enjoys strong Capital and Liquidity and has embarked on several new initiatives to stimulate loan growth.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Bank of Kentucky Financial Corporation
 Person to be contacted about this report: Martin J. Gerrety EVP & CFO
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies): 2291624
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33022

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$227,295		
b. Average Commercial Loans	\$825,801		
c. Total Loans (sum of lines a and b)	\$1,053,096		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Baraboo Bancorporation, Inc.
 Person to be contacted about this report: Jeff Blada
 Submission date: June 25, 2009

RSSD (for Bank Holding Companies): 1209248
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$204,715		
b. Average Commercial Loans	\$495,761		
c. Total Loans (sum of lines a and b)	\$700,476		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Connecticut Bank and Trust Company
 Person to be contacted about this report: Anson C. Hall (860-748-4251)
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57690

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$8,238		Monthly New Loans (thousands) - \$222
b. Average Commercial Loans	\$175,791		Monthly New Loans (thousands) - \$1,545
c. Total Loans (sum of lines a and b)	\$184,029		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Elmira Savings Bank, FSB
 Person to be contacted about this report: Jason Sanford, CFO, (607-737-8814)
 Submission date: June 22, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 16001

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$299,174		For May 2009, included in the Consumer Loan total are outstanding balances of loans originated by us, then sold (while we retain servicing responsibilities for the loans): \$88,280 to FHLMC, \$2,401 to SONYMA, and \$6,612 to another upstate NY bank
b. Average Commercial Loans	\$118,121		
c. Total Loans (sum of lines a and b)	\$417,295		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The First Bancorp Inc. (The First, N.A.)
 Person to be contacted about this report: Deborah Wallace
 Submission date: 6/9/09

RSSD (for Bank Holding Companies): 1133932
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 04256

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$501,460		
b. Average Commercial Loans	\$490,989		
c. Total Loans (sum of lines a and b)	\$992,449		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The First Bancshares, Inc.
 Person to be contacted about this report: Dee Dee Lowery
 Submission date: 6/3/09

RSSD (for Bank Holding Companies):2385493
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):34217

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$115,366	NET OF UNEARNED & INCLUDES LOANS HELD FOR SALE	
b. Average Commercial Loans	\$205,450		
c. Total Loans (sum of lines a and b)	\$320,816		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Freeport State Bank
 Person to be contacted about this report: Curt R. Clark, Sr. V.P.
 Submission date: June 3, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18067

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,511	Includes consumer purpose loans and residential real estate loans	
b. Average Commercial Loans	\$7,425	Includes commercial and farm loans	
c. Total Loans (sum of lines a and b)	\$9,936		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Landrum Company / Landmark Bank
 Person to be contacted about this report: Lisa Evans
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 1054514
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 4537

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances				
	(Thousands \$)			
a. Average Consumer Loans	\$373,327	\$379,266	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.	
b. Average Commercial Loans	\$720,886	\$721,574	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.	
c. Total Loans (sum of lines a and b)	\$1,094,213	\$1,100,840		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Little Bank
 Person to be contacted about this report: Doyle M. Thigpen
 Submission date: 6/25/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34934

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$52,845	residential mortgages, helocs, and secured & unsecured personal consumer loans	
b. Average Commercial Loans	\$186,728	commercial real estate, C&I, small business loans	
c. Total Loans (sum of lines a and b)	\$239,573		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Private Bank of California Person to be contacted about this report: Joyce N. Kaneda, EVP & CFO (310.728.1948 or jkaneda@tpboc.com) Submission date: 06/15/09	RSSD (for Bank Holding Companies): Not applicable Holding Company Docket Number (for Thrift Holding Companies): Not applicable FDIC Certificate Number (for depository institutions): 58099
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LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$47,003	Using Treasury reporting guidelines.	
b. Average Commercial Loans	\$130,624	Using Treasury reporting guidelines.	
c. Total Loans (sum of lines a and b)	\$177,627		

2. General Market Commentary (optional).
 The Private Bank of California also has government-sponsored agency debt:

Fannie Mae, Freddie Mac and FHLB debt securites	\$25,480
Fannie Mae and Freddie Mac mortgage-backed securities	\$31,163

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: THE QUEENSBOROUGH COMPANY
 Person to be contacted about this report: JENNIFER STANLEY
 Submission date: 5/20/2009

RSSD (for Bank Holding Companies):1130904
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$226,974	CALL REPORT CODES C1, CA, CB, 6B	INCLUDES MORTGAGE LOANS HELD FOR SALE
b. Average Commercial Loans	\$444,091	ALL OTHER CALL REPORT CODES	
c. Total Loans (sum of lines a and b)	\$671,065		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Victory Bank
 Person to be contacted about this report: Robert Schultz
 Submission date: June 4, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58615

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$5,281	Home Equity Term and LOC, Personal Terms, Personal LOC and Overdraft Checking	
b. Average Commercial Loans	\$23,157	Commercial Construction, Comm Mortgage, Comm LOC, Comm Term (and loans in process if significant)	
c. Total Loans (sum of lines a and b)	\$28,438	Gross of any loan fees and before deducting for Allowance for Loan Losses	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TIB Financial Corp. Person to be contacted about this report: Stephen Gilhooly, EVP & Chief Financial Officer 239-659-5876 (sgilhooly@tibbank.com) Submission date: 6/30/2009	RSSD (for Bank Holding Companies): 2457943 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$344,272		Please see #2
b. Average Commercial Loans	\$882,718		Please see #2
c. Total Loans (sum of lines a and b)	\$1,226,990		Please see #2

2. General Market Commentary (optional).

CONSUMER LOANS- Consumer loans reflects activity in our residential loan portfolio and mortgage banking operations, our indirect auto financing and direct consumer lending. We originated \$17.4 million of residential mortgages in May and sold \$6.9 million of those loans in the secondary market. We originated \$748,257 of indirect auto loans and \$501,592 of direct auto loans. **COMMERCIAL LOANS:** We originated 25 commercial loans totalling \$10.7 million of commitments and funded \$8.5 of these commitments.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tideland Bancshares, Inc (Tideland Bank)
 Person to be contacted about this report: Pamela Greene
 Submission date: 06/11/2009

RSSD (for Bank Holding Companies): 3185476
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57594

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$103,851		
b. Average Commercial Loans	\$360,662		
c. Total Loans (sum of lines a and b)	\$464,513		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tifton Banking Company
 Person to be contacted about this report: David Lassiter
 Submission date: 6/1/09

RSSD (for Bank Holding Companies): NA
 Holding Company Docket Number (for Thrift Holding Companies): NA
 FDIC Certificate Number (for Depository Institutions): 57831

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$17,314	Includes consumer loans non real estate, consumer real estate and construction loans, home equity lines of credit and personal overdraft protection LOC's.	
b. Average Commercial Loans	\$119,888	Includes commercial non real estate, commercial revolving LOC's, ag production, real estate, construction, tax free loans, farm real estate and A&D loans.	
c. Total Loans (sum of lines a and b)	\$137,202	Total excludes overdrafts and non-accrual loans	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Timberland Bancorp, Inc.**
 Person to be contacted about this report: **Marci Basich**
 Submission date: **June 19, 2009**

RSSD (for Bank Holding Companies): **2621548**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
a. Average Consumer Loans	\$194,670		1 - 4 family fixed rate loans continue to be sold for Asset Liability purposes in this low rate environment.
b. Average Commercial Loans	\$367,573		
c. Total Loans (sum of lines a and b)	\$562,243		

2. General Market Commentary (optional).

Lending volumes remain elevated due to low interest rates available on 1-4 family homes. The reduction in average consumer loans is related to loan sales for Asset Liability and non-interest income generation purposes.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Titonka Bancshares Inc. (Titonka Savings Bank)
 Person to be contacted about this report: Aaron Boyken
 Submission date: 6/2/2009

RSSD (for Bank Holding Companies): 1209837
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 17302

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$15,045		
b. Average Commercial Loans	\$43,850		
c. Total Loans (sum of lines a and b)	\$58,895		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TODD BANCSHARES, INC. / UNITED SOUTHERN BANK
 Person to be contacted about this report: JEFF FRITTS, V. P.
 Submission date: 06/10/2009

RSSD (for Bank Holding Companies): 1140574
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9312

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$56,260	General Ledger Statement of Condition - Month to Date Average of: Consumer Loans; Res-RE Loans. (Totals DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)	
b. Average Commercial Loans	\$158,026	General Ledger Statement of Condition - Month to Date Average of Commercial Loans; Farmers Loans; Other RE Loans; Participation Loans. (Totals DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)	
c. Total Loans (sum of lines a and b)	\$214,286	Total of Consumer Loan Averages and Commercial Loan Averages. (Consumer Averages and Commercial Averages DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TowneBank

Person to be contacted about this report: Cindy Daluisio

Submission date: June 30, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 35095

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$519,052		
b. Average Commercial Loans	\$1,917,742		
c. Total Loans (sum of lines a and b)	\$2,436,794		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Treaty Oak Bancorp, Inc. (Treaty Oak Bank)
 Person to be contacted about this report: Jeffrey Nash
 Submission date: 6/22/2009

RSSD (for Bank Holding Companies): 3228579
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 22512

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$26,468		
b. Average Commercial Loans	\$92,141		
c. Total Loans (sum of lines a and b)	\$118,609		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Triad Bancorp, Inc
 Person to be contacted about this report: Stacey Tate
 Submission date: June 11, 2009

RSSD (for Bank Holding Companies): 3722376
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,838		
b. Average Commercial Loans	\$119,048		
c. Total Loans (sum of lines a and b)	\$126,886		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tri-County Financial Corporation (Community Bank of Tri County)
 Person to be contacted about this report: William Pasenelli
 Submission date: 6/30/09

RSSD (for Bank Holding Companies): 2523389
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 30903

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$141,657		
b. Average Commercial Loans	\$436,897		
c. Total Loans (sum of lines a and b)	\$578,554		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Trinity Capital Corporation (Los Alamos National Bank)

RSSD (for Bank Holding Companies): 0001056161

Person to be contacted about this report: Daniel R. Bartholomew, daniel@lanb.com 505-662-1045

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 24, 2009

FDIC Certificate Number (for depository institutions): 18799

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$498,855	Includes all 1-4 family construction loans, 1-4 family residential mortgages, personal loans, credit cards and other unsecured revolving lines of credit to individuals. We are not including loans held for sale.	
b. Average Commercial Loans	\$724,146	Includes all other loans, including commercial construction loans, raw land loans, land development loans, commercial real estate loans, multi-family real estate loans, other commercial loans and loans to non-for-profit entities. We are not including loa	
c. Total Loans (sum of lines a and b)	\$1,223,001		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tri-State Bank of Memphis
 Person to be contacted about this report: Joyce McGhee
 Submission date: July 1, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 16511

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$19,364		
b. Average Commercial Loans	\$70,234	Includes church loans.	
c. Total Loans (sum of lines a and b)	\$89,598		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TriState Capital Holdings, Inc.
 Person to be contacted about this report: Stacy N. Krempasky
 Submission date: June 18, 2009

RSSD (for Bank Holding Companies): 3475074
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$81,674	Includes HELOC's, home equity loans, 1-4 family residential mortgages and other consumer loans.	This amount reflects the daily average for the month including net deferred costs.
b. Average Commercial Loans	\$1,018,043	Includes commercial and industrial and commercial real estate line's of credit and term loans.	This amount reflects the daily average for the month including net deferred fees as well as the mark to market on loans carried at fair value in conjunction with long haul FAS 133 accounting on interest rate swaps.
c. Total Loans (sum of lines a and b)	\$1,099,717		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TriSummit Bank

Person to be contacted about this report: George J. Schneider, EVP & CFO

Submission date: June 23, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 58467

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$32,526		
b. Average Commercial Loans	\$52,732		
c. Total Loans (sum of lines a and b)	\$85,258	Total Average Loans, before the allowance for loan losses	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Trustmark Corporation

RSSD (for Bank Holding Companies): 1079562

Person to be contacted about this report: Buddy Wood, EVP, Chief Risk Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6/30/2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,613,727		
b. Average Commercial Loans	\$4,287,423		
c. Total Loans (sum of lines a and b)	\$6,901,150		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Two Rivers Financial Group, Inc.
 Person to be contacted about this report: Jeff Brotherson
 Submission date: July 1, 2009

RSSD (for Bank Holding Companies): 1947102
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$87,842	\$87,679	Consumer and Consumer Real Estate Loans Included	
b. Average Commercial Loans	\$307,715	\$312,574	Commercial, Commercial Real Estate and Agricultural Loans Included	
c. Total Loans (sum of lines a and b)	\$395,557	\$400,253		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: UBT Bancshares, Inc.

RSSD (for Bank Holding Companies): 3219577

Person to be contacted about this report: Leonard R. Wolfe, President

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 24, 2009

FDIC Certificate Number (for depository institutions): 17477

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$38,389		
b. Average Commercial Loans	\$269,895		
c. Total Loans (sum of lines a and b)	\$308,284		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: UCBH Holdings, Inc.
 Person to be contacted about this report: Howard Chen
 Submission date: June 19, 2009

RSSD (for Bank Holding Companies): 269814
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 32469

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$654,037		
b. Average Commercial Loans	\$7,726,431		
c. Total Loans (sum of lines a and b)	\$8,380,468		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Umpqua Holdings Corporation

RSSD (for Bank Holding Companies): 0002747644

Person to be contacted about this report: Daniel Groom, VP/Assistant Controller

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 10, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$542,394	Residential Real Estate: Mortgage, Construction Consumer: Home Equity Loan, Home Equity Line of Credit, Lines of Credit, Other (auto)	
b. Average Commercial Loans	\$5,599,232	Commercial Real Estate: Residential Development, Construction, Term, Multi-Family, Agriculture Commercial: Lines of Credit, Term, Letters of Credit, Agriculture, Tax-Exempt, Leases Government Guaranteed: SBA, Other Government Guaranteed Small Business Lending: Lines of Credit, Real Estate, Other	
c. Total Loans (sum of lines a and b)	\$6,141,626		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Union Bankshares Corporation

RSSD (for Bank Holding Companies): 1971693

Person to be contacted about this report: D. Anthony Peay, EVP/Chief Financial Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 26, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$578,329		
b. Average Commercial Loans	\$1,296,192		
c. Total Loans (sum of lines a and b)	\$1,874,521		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United American Bank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Gerry Brown [gbrown@unitedamericanbank.com]

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 3, 2009

FDIC Certificate Number (for depository institutions): 57447

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$31,512		
b. Average Commercial Loans	\$249,075		
c. Total Loans (sum of lines a and b)	\$280,587		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: UNITED BANCORP, INC.

RSSD (for Bank Holding Companies): 0001135516

Person to be contacted about this report: Randal Rabe, Chief Financial Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 15, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$222,943	Installment, home equity, personal lines of credit, residential mortgages, including loans held for sale	
b. Average Commercial Loans	\$478,863	Includes tax-exempt loans to governmental units	
c. Total Loans (sum of lines a and b)	\$701,806	Includes loans held for sale.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United Bancorporation of Alabama, Inc., Atmore, Alabama UST Sequence Number 272
 Person to be contacted about this report: Allen Jones, CFO ajones@ubankal.com or 251-446-6012
 Submission date: June 9, 2009

RSSD (for Bank Holding Companies): 1083895
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$80,735	Includes Real estate single family first and second liens; Home equity lines; Installment, Credit card and revolving lines; and, overdrafts	
b. Average Commercial Loans	\$205,249	Includes Commercial and Industrial; loans to states and municipalities; Real estate, non farm, non residential; Agricultural production; Residential Multi-Family;and, Real estate construction	
c. Total Loans (sum of lines a and b)	\$285,984		Average total loans increased by \$608. Average total loans have increased by \$7,167 since February.

2. General Market Commentary (optional).

At May 31, total loans have increased by \$7.2 million to \$286.1 million from \$278.9 million at February 28.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United Bank Corporation
 Person to be contacted about this report: Thomas L. Redding, Chief Financial Officer
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 10827777
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 172

LENDING ACTIVITY (Thousands \$)	2009		Key	Comments
	April	May		
1. Loan Balances				
a. Average Consumer Loans	\$128,873	\$129,889	Month end balances - loans reflect the loans made by the subsidiaries and not the holding company	The holding company has not downstreamed the CPP funds to the subsidiary Bank.
b. Average Commercial Loans	\$396,597	\$396,943	Month end balances - loans reflect the loans made by the subsidiaries and not the holding company	The holding company has not downstreamed the CPP funds to the subsidiary Bank.
c. Total Loans (sum of lines a and b)	\$525,470	\$526,832		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: UNITED COMMUNITY BANKS, INC.
 Person to be contacted about this report: Sonya Luna
 Submission date: June 26, 2009

RSSD (for Bank Holding Companies): 1249347
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,489,338	Includes residential mortgages and consumer purpose loans.	Loan demand in all categories remains very soft due to the contracting economy.
b. Average Commercial Loans	\$4,100,852	Includes all commercial loans including commercial and industrial, commercial real estate, commercial and residential construction, land development, farmland, multi-family residential and depository institution loans.	Commercial loans continue to decline primarily due to the steady decline of residential construction loans due to pay-offs, foreclosures, and the absence of demand.
c. Total Loans (sum of lines a and b)	\$5,590,190		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United Financial Banking Companies, Inc.
 Person to be contacted about this report: Lisa Porter, CFO (703) 938-0535 x227
 Submission date: 6/30/09

RSSD (for Bank Holding Companies): 1075788
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 23567

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$21,137	Mortgage, Installment & Home Equity	
b. Average Commercial Loans	\$172,002	Commercial & Construction	
c. Total Loans (sum of lines a and b)	\$193,139		These amounts do not include Unearned Income or Loan Loss Allowance. But are reduced by participated amounts.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Unity Bancorp (UNTY)**
 Person to be contacted about this report: **Alan Bedner EVP CFO**
 Submission date: **June 30, 2009**

RSSD (for Bank Holding Companies): **2181426**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **33503**

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$188,618	Residential and Home Equity Loans	
b. Average Commercial Loans	\$479,555	Commercial Real Estate, Commercial Loans, SBA 7(a) Loans and SBA 504 Loans	
c. Total Loans (sum of lines a and b)	\$668,173		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Universal Bancorp (Bloomfield State Bank)
 Person to be contacted about this report: William B McNeely
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 1097511
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 15714

LENDING ACTIVITY (Thousands \$)	2009		Key	Comments
	APRIL	MAY		
1. Loan Balances				
a. Average Consumer Loans	\$66,335	\$66,465	Installment, 1-4 Family Residential Mortgages, Home Equity and other consumer loans.	
b. Average Commercial Loans	\$265,501	\$266,620	All commercial, Agricultural and commercial real estate loans.	
c. Total Loans (sum of lines a and b)	\$331,843	\$333,085		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: US Metro Bank

Person to be contacted about this report: Eunice Lim, EVP & CCO

Submission date: June 22, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 58310

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$187		
b. Average Commercial Loans	\$94,520		
c. Total Loans (sum of lines a and b)	\$94,707		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Uwharrie Capital Corp
 Person to be contacted about this report: David Beaver
 Submission date: 6/26/2009

RSSD (for Bank Holding Companies): 2082532
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
<u>1. Loan Balances</u>			
a. Average Consumer Loans	\$155,772		
b. Average Commercial Loans	\$189,914		
c. Total Loans (sum of lines a and b)	\$345,687		

2. General Market Commentary (optional).

All Balance are MTD Average Balances. Due to the circumstances we felt this was the most accurate way to report what was taken place on a monthly basis. YTD Avergaes would smooth out the changes the furthur we moved through the year.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Valley Commerce Bancorp (VALLEY BUSINESS BANK)

RSSD (for Bank Holding Companies): 3139424

Person to be contacted about this report: IRENE SAMANO 559-636-0216 EXT. 1125 KAREN DRESSEL 559-636-0216 EXT. 1142

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 06/02/09

FDIC Certificate Number (for depository institutions): 34156

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$17,480		
b. Average Commercial Loans	\$232,125		
c. Total Loans (sum of lines a and b)	\$249,605		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Valley Community Bank
 Person to be contacted about this report: Greg J. Hickel
 Submission date: June 11, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34689

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$20,967	Included residential mortgage, home equity, and other consumer loans.	
b. Average Commercial Loans	\$128,872	Includes C&I, SBA, and CRE loans.	Sold \$4.5 million in SBA loans (guaranteed portion) during the month of May.
c. Total Loans (sum of lines a and b)	\$149,839		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: VALLEY FINANCIAL CORPORATION (Valley Bank)
 Person to be contacted about this report: Jerry Bradley, 540-769-8540
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): 2314327
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34019

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$137,221		
b. Average Commercial Loans	\$436,367		
c. Total Loans (sum of lines a and b)	\$573,588		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Village Bank and Trust Financial Corp
 Person to be contacted about this report: Dennis Falk, 804 419 1231; dfalk@villagebank.com
 Submission date: 6/26/09

RSSD (for Bank Holding Companies): 0003251027
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35111

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$130,534	\$133,046		
b. Average Commercial Loans	\$351,600	\$377,302		This is largely driven by the increase in line usage by Village Bank Mortgage Company.
c. Total Loans (sum of lines a and b)	\$482,134	\$510,348		Given the timing of the request by the UST and our loan system limitations regarding data history, the April data is simply 3/31/09 and 4/30/09 balances added together and divided by two. The May balances are loan system generated and represent true daily average balance for the month. With such a calculation

2. General Market Commentary (optional).

The metro-Richmond VA economy remains soft; although, driven by the rate environment, mortgage refinances and, to a lesser degree, home purchase financings have increased in early '09.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Virginia Commerce Bancorp, Inc.
 Person to be contacted about this report: William K. Beauchesne
 Submission date: June 25, 2009

RSSD (for Bank Holding Companies): 2856377
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27249

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$372,682		
b. Average Commercial Loans	\$1,918,706		
c. Total Loans (sum of lines a and b)	\$2,291,388		

2. General Market Commentary (optional).

1. For the month ended May 2009, the Company funded \$9.5 million in new loan dollars on \$13.5 million in new loans and commitments.

2. The Company also originated \$23.4 million in single family mortgage loans for sale in the secondary market in May 2009 which is not reflected in the above numbers.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: VIST Financial Corp. (VIST Bank)
 Person to be contacted about this report: Diane Focht
 Submission date: 6/12/2009

RSSD (for Bank Holding Companies): 1136139
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 7748

LENDING ACTIVITY	<u>2009</u> <u>MAY</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$192,514		
b. Average Commercial Loans	\$700,489		
c. Total Loans (sum of lines a and b)	\$893,003		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wainwright Bank & Trust Company
 Person to be contacted about this report: Jan A. Miller
 Submission date: July 1, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27009

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$394,830	Includes Residential Fixed Rate and Adjustable Rate Mortgages, Home Equity Loans and Lines of Credit. Does not include loans sold to the secondary market.	Residential loan outstandings continue to be negatively impacted by prepayments. In May we closed 58 new mortgages for \$17.5 million of which \$3.1 million were sold on the secondary market. An additional 59 loans for \$19.2 million are in process of closing. We closed 21 home equity products for \$5.2 million.
b. Average Commercial Loans	\$430,215	Includes Commercial and Industrial, Commercial Real Estate, Construction & Development, Multi Family and QZAB.	Closed 9 commercial loans for \$24.0 million including a complex New Markets Tax Credit transaction for a local, well-known conservatory school There are 9 commercial loans approved and in process of closing for \$18.8 million.
c. Total Loans (sum of lines a and b)	\$825,045		

2. General Market Commentary (optional)

Residential mortgages - Demand for residential mortgages remains surprisingly strong, although the refinance market started to show the effects of rising rates toward the end of the month. Commercial Loans - Demand for commercial loans remains sluggish due to the overall market conditions.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Washington Banking Company (Whidbey Island Bank)
 Person to be contacted about this report: Rick Shields
 Submission date: 6/11/09

RSSD (for Bank Holding Companies): 2406174
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18412

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$376,872	1-4 Family Residential Mortgage, Construction and Land Development, Home Equity and Installment Loans	
b. Average Commercial Loans	\$451,284	Commercial Real Estate Loans and Commercial Lines of Credit	
c. Total Loans (sum of lines a and b)	\$828,156		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: WASHINGTONFIRST BANK
 Person to be contacted about this report: E. Leroy Morris, SVP Finance
 Submission date: June 2, 2009

RSSD (for Bank Holding Companies): 3253571
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 57696

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$32,451	Res R/E loans, HELOC, and consumer lines of credit and installment loans	Over all increase across all sub-categories
b. Average Commercial Loans	\$211,135	C&I, AD&C, and CRE loans	Over all increase across all sub-categories
c. Total Loans (sum of lines a and b)	\$243,585		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Webster Financial Corporation
 Person to be contacted about this report: Bruce Wandelmaier
 Submission date: 6/24/09

RSSD (for Bank Holding Companies): 0001145476
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18221

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$6,369,605	Residential, Home Equity Loans and Lines and Other Consumer	Residential loans decreased \$30 million from April due to loan sales during the month.
b. Average Commercial Loans	\$5,671,227	Commercial Real Estate, C&I, Asset Based Lending, Equipment Finance	
c. Total Loans (sum of lines a and b)	\$12,040,832		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: WesBanco Bank Inc.
 Person to be contacted about this report: Michael L Perkins
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies):1070448
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 00803

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,361,470		Average Consumer Loans balance does not include residential real estate loans originated and sold in the secondary market. Secondary market production for the month was (in thousands \$): - May 2009 - \$18,878
b. Average Commercial Loans	\$2,224,322		
c. Total Loans (sum of lines a and b)	\$3,585,792		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Westamerica Bancorporation (Westamerica Bank)

RSSD (for Bank Holding Companies): 0001025541

Person to be contacted about this report: Nancy Swenson, Financial Analyst, (707) 863-6040, nancy.swenson@westamerica.com

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 22, 2009

FDIC Certificate Number (for depository institutions): 03430

LENDING ACTIVITY	2009 MAY	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$1,077,616		New Originations: May 615 loans - \$14,812 (in thousands \$)
b. Average Commercial Loans	\$2,303,288		New Originations: May 71 loans - \$12,316 (in thousands \$)
c. Total Loans (sum of lines a and b)	\$3,380,904		

2. General Market Commentary (optional)

Amounts reflect February 6, 2009 acquisition of County Bank from Federal Deposit Insurance Corporation.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: West Bancorporation Inc (West Bank)
 Person to be contacted about this report: Douglas R. Gulling
 Submission date: June 8, 2009

RSSD (for Bank Holding Companies): 1210066
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 15614

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$123,863		
b. Average Commercial Loans	\$1,005,354		
c. Total Loans (sum of lines a and b)	\$1,129,217		West Bank received its CPP funds on December 31, 2008. Total average loans for December 2008 were \$1,102,480. Since receiving CPP funds, average loans have increased \$26.7 million.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Western Alliance Bancorporation
 Person to be contacted about this report: Dale Gibbons
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 0002349815
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$662,157		
b. Average Commercial Loans	\$3,434,812		
c. Total Loans (sum of lines a and b)	\$4,096,968		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Western Community Bancshares Person to be contacted about this report: Haddon Libby Submission date: June 4, 2009	RSSD (for Bank Holding Companies): 4233 Holding Company Docket Number (for Thrift Holding Companies): H4233 FDIC Certificate Number (for depository institutions): 34738
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LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$139,816	Includes 1-4 family residential mortgages, home equity lines of credit, construction of 1-4 family, overdraft line of credit for consumer accounts and other consumer loans (auto & personal). Month-end data is used for this report	We are beginning to see better opportunities to lend in this area. Our greatest concern remains aggressive interest rate levels offered by some national lenders. Nonconforming or jumbo residential lending represented most of the new loan opportunity.
b. Average Commercial Loans	\$123,942	Includes Commercial, lot loans, and multi family mortgages and all business loans, Month-end data is used for this report	Lending in this segment remains difficult given limited number of qualifying borrowers.
c. Total Loans (sum of lines a and b)	\$263,758		

2. General Market Commentary (optional)

Since our last report, we have seen home and land sales increase in the Coachella Valley. It appears that low rates and a general perception that the market has bottomed is driving enhanced real estate activity. Given that we are entering the summer months in the Coachella Valley, we are preparing for the typical slowing of business activities during the summer months. The Coachella Valley continues to be one of the harder hit regions of the United States with unemployment rates at approximately 12.4%. While our core clientele are weathering the economic environment as well as can be expected, construction related jobs remained subdued at best. Areas of the Valley with high Hispanic populations seem to be bearing the brunt of the economic downturn as manual work such as construction or hotels continue to provide fewer jobs than existed in recent years. In the Utah market, weakness exists and seemed to increase during the second quarter of 2009 although at a much reduced rate to national averages. While home sales activity is down, prices are holding up reasonably well. New communities built over the last five years seem to be bearing the brunt of weakened economy in Utah. As with the Coachella Valley, business activity in the Park City market typically slows during the summer months.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Western Illinois Bancshares, Inc.
 Person to be contacted about this report: Christopher J. Gavin
 Submission date: June 16, 2009

RSSD (for Bank Holding Companies): 3356632
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$70,227		
b. Average Commercial Loans	\$178,146		
c. Total Loans (sum of lines a and b)	\$248,373		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Western Reserve Bancorp, Inc. (and subsidiary, Western Reserve Bank)
 Person to be contacted about this report: Cynthia A. Mahl
 Submission date: June 22, 2009

RSSD (for Bank Holding Companies): 2730459
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34894

LENDING ACTIVITY	2009		Key	Comments
	Apr	May		
1. Loan Balances				
	(Thousands \$)			
a. Average Consumer Loans	\$16,180	\$16,260	Loans are made by wholly-owned bank subsidiary, Western Reserve Bank and are reported before deducting the Allowance for Loan and Lease Losses	CPP funds were received on May 15, 2009 and have not yet been downstreamed to the subsidiary bank.
b. Average Commercial Loans	\$134,320	\$134,991	Loans are made by wholly-owned bank subsidiary, Western Reserve Bank and are reported before deducting the Allowance for Loan and Lease Losses	CPP funds were received on May 15, 2009 and have not yet been downstreamed to the subsidiary bank.
c. Total Loans (sum of lines a and b)	\$150,500	\$151,251	Loans are made by wholly-owned bank subsidiary, Western Reserve Bank and are reported before deducting the Allowance for Loan and Lease Losses	CPP funds were received on May 15, 2009 and have not yet been downstreamed to the subsidiary bank.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: White River Bancshares Company (UST Sequence Number 660)
 Person to be contacted about this report: Russell Nugent 479-684-3700 rnugent@sbofa.com
 Submission date: June 4, 2009

RSSD (for Bank Holding Companies): 3350724
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$146,586		
b. Average Commercial Loans	\$425,842		
c. Total Loans (sum of lines a and b)	\$572,428		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Whitney Holding Corporation
 Person to be contacted about this report: Stephen E. Barker
 Submission date: June 30, 2009

RSSD (for Bank Holding Companies): 1079740
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,441,601		
b. Average Commercial Loans	\$7,528,597		
c. Total Loans (sum of lines a and b)	\$8,970,198		Average loan balances decreased slightly during May from April as new and renewed credits of approximately \$914 million were offset by maturities and paydowns.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wilmington Trust Corporation
 Person to be contacted about this report: Mico Slijepcevic
 Submission date: 6/24/09

RSSD (for Bank Holding Companies): 1888193
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,684,220		
b. Average Commercial Loans	\$6,737,324		
c. Total Loans (sum of lines a and b)	\$9,421,544		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wintrust Financial Corporation
 Person to be contacted about this report: David A. Dykstra
 Submission date: June 29, 2009

RSSD (for Bank Holding Companies): 2260406
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,703,372		
b. Average Commercial Loans	\$6,532,005		
c. Total Loans (sum of lines a and b)	\$8,235,377		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Worthington Financial Holdings, Inc. / Worthington Federal Bank (WFB)
 Person to be contacted about this report: Chris Olsen, EVP, Chief Credit Officer
 Submission date: June 24, 2009

RSSD (for Bank Holding Companies): 626370
 Holding Company Docket Number (for Thrift Holding Companies): H4388
 FDIC Certificate Number (for depository institutions): OTS Docket for WFB - 08569

LENDING ACTIVITY	2009 MAY	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$52,886		Average consumer loans includes funded but unsold secondary market mortgage loan pipeline.
b. Average Commercial Loans	\$58,493		
c. Total Loans (sum of lines a and b)	\$111,379		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **WSFS Financial Corporation**
 Person to be contacted about this report: **Becky McMenemy, rmcmenamy@wsfsbank.com**
 Submission date: **6/29/2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): **H-1232**
 FDIC Certificate Number (for depository institutions): **17838**

LENDING ACTIVITY	<u>2009</u> <u>May</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$723,480	Includes all residential mortgage, consumer (home equity loans, lines, auto, etc.), and residential construction loans to individuals for personal use.	In addition, during May WSFS originated \$11.0 million of residential mortgage loans (51 loans) and \$23.2 million of reverse mortgage loans (80 loans) all of which were subsequently sold and therefore not included in the balances reported. Also, WSFS
b. Average Commercial Loans	\$1,855,059	Includes all commercial and industrial, commercial real estate, and construction land development (excluding the residential construction loans highlighted in the consumer section).	
c. Total Loans (sum of lines a and b)	\$2,578,539		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: W.T.B. Financial Corporation
 Person to be contacted about this report: Larry Sorensen, SVP & CFO
 Submission date: 06/09/2009

RSSD (for Bank Holding Companies): 1029464
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$748,706		
b. Average Commercial Loans	\$2,488,311		
c. Total Loans (sum of lines a and b)	\$3,237,017		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Yadkin Valley Financial Corporation
 Person to be contacted about this report: Julie Mason 336-526-6310
 Submission date: 6/30/09

RSSD (for Bank Holding Companies): 0003432965
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 19861

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$460,308		
b. Average Commercial Loans	\$1,046,966		
c. Total Loans (sum of lines a and b)	\$1,507,274		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: York Traditions Bank
 Person to be contacted about this report: John D. Blecher, CFO
 Submission date: 06/18/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57377

LENDING ACTIVITY	2009 May (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$20,873		
b. Average Commercial Loans	\$138,866		
c. Total Loans (sum of lines a and b)	\$159,739		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Zions Bancorporation Person to be contacted about this report: H. Walter Young (801-844-8606) Submission date: 06/17/09	RSSD (for Bank Holding Companies): 1027004 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 MAY (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,215,325	Home Equity Credit Line and Other Consumer Real Estate 1-4 Family Residential Construction & Other Consumer	
b. Average Commercial Loans	\$33,980,944	Commercial and Industrial Leasing Owner Occupied	
c. Total Loans (sum of lines a and b)	\$41,196,270		

2. General Market Commentary (optional).
 This report includes the following subsidiary banks: Amegy Bank National Association (FDIC Cert 24107); California Bank & Trust (FDIC Cert 20852); National Bank of Arizona (FDIC Cert 20626); Nevada State Bank (FDIC Cert 18113); The Commerce Bank of Oregon (FDIC Cert 58223); The Commerce Bank of Washington, NA (FDIC Cert 27298); Vectra Bank Colorado, NA (FDIC Cert 2993); Zions First National Bank (FDIC Cert 2270).