

NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

MICHELLE OXIEY PRESIDENT & CEO

| CITIZENS COMMERCE NATIONAL BANK | MICHELLE OXLEY, PRESIDENT & CEO |
|--|---------------------------------|
| UST Sequence Number City State RSSD (for Bank Holding Companies Holding Company Docket Number (for Thrift Holding Companies FDIC Certificate Number (for Depository Institutions | VERSAILLES Kentucky |
| Average Consumer Outstanding Balance (Thousands \$ | 60,404 |
| Average Consumer Outstanding Balance Key | |
| Average Consumer Outstanding Balance Comment | |
| Average Commercial Outstanding Balance (Thousands\$ | 70,849 |
| Average Commercial Outstanding Balance Key | |
| Average Commercial Outstanding Balance Comme | nt |
| Total Outstanding Balance (Thousands \$ | 131,253 |
| Total Outstanding Balance Key | |
| Total Outstanding Balance Comment | |
| General Market Commentary | |
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NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Harbor Bank of Maryland (Harbor Bankshares Corporation)

Person to be contacted regarding this report:

| Joseph Haskins, Jr. | |
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| UST Sequence Number: | 1273 |
| City: | Baltimore |
| State: | Maryland |
| RSSD: | 2008130 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | n/a |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 24015 |
| (for Depository Institutions) | |
| | |
| Loan Activity For: | Apr, 2016 |
| | |
| Average Consumer Outstanding Balance (Thousands \$) | 57,818 |
| | |
| Average Consumer Outstanding Balance Key | |
| Average consumer outstanding balance key | |
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| Average Consumer Outstanding Balance Comment | |
| | |
| | |
| Average Commercial Outstanding Balance (Thousands\$) | 114,552 |
| | |
| Average Commercial Outstanding Balance Key | |
| 5 , | |
| | |
| Average Commercial Outstanding Balance Comment | • |
| Average Commercial Outstanding Balance Comment | L . |
| | |
| | |
| Total Outstanding Balance (Thousands \$) | 172,370 |
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| Total Outstanding Balance Key | |
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| Total Outstanding Balance Comment | |
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| Conoral Market Comments: | |
| General Market Commentary | |
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NAME OF INSTITUTION

Person to be contacted regarding this report:

| OneUnited Bank | Kenneth Tse | | | |
|---|--|--|--|--|
| UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: | 97 Boston Massachusetts 23966 Apr, 2016 | | | |
| Average Consumer Outstanding Balance (Thousands \$) | 423,689 | | | |
| Average Consumer Outstanding Balance Key Includes month-end balances of 1-4 single, credit cards and overdrafts. | e-family and multi-family residential mortgages, cash reserve loans | | | |
| Average Consumer Outstanding Balance Comment | | | | |
| | | | | |
| Average Commercial Outstanding Balance (Thousands\$) 13,747 | | | | |
| Average Commercial Outstanding Balance Key | | | | |
| Includes month-end balances of commer and other commercial loans. | cial real estate loans, commercial equity lines, construction loans, | | | |
| Average Commercial Outstanding Balance Comment | | | | |
| | | | | |
| Total Outstanding Balance (Thousands \$) | 437,436 | | | |
| Total Outstanding Balance Key | | | | |
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| Total Outstanding Balance Comment | | | | |
| | | | | |
| General Market Commentary | | | | |



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

| St. Johns Bancshares, Inc. | Brad Muhlke, Executive V.P. Ext. 3494 | (314) 428-1059, | |
|---|--|-----------------|--|
| UST Sequence Number Cit: State RSSI (for Bank Holding Companie Holding Company Docket Number (for Thrift Holding Companie FDIC Certificate Number (for Depository Institution | y: Saint Louis e: Missouri D: 1096587 es) r: es) | | |
| Average Consumer Outstanding Balance (Thousands | \$) 27,374 | | |
| Average Consumer Outstanding Balance Key | | | |
| Average Consumer Outstanding Balance Commen | t | | |
| Average Commercial Outstanding Balance (Thousands Average Commercial Outstanding Balance Key | \$) 175,750 | | |
| Average Commercial Outstanding Balance Comme | ent | | |
| Total Outstanding Balance (Thousands Total Outstanding Balance Key | \$) 203,124 | | |
| Total Outstanding Balance Comment | | | |
| General Market Commentary | | | |
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