

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st Financial Services Corporation

Person to be contacted regarding this report:

Mary Dopko, Controller (828-697-3115)
(mdopko@mountain1st.com)

UST Sequence Number:

2

City:

Hendersonville

State:

North Carolina

RSSD:

3715257

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

129,001

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

213,599

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

342,600

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Due to our Merger with First Citizens Bank & Trust (effective 1/1/2014) this should be our last filing.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of the Carolinas

Person to be contacted regarding this report:

Vickie S. Madison

UST Sequence Number: 1008

City: Mocksville

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34903

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 87,296

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 191,292

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 278,588

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bankers' Bank of the West

Person to be contacted regarding this report:

Karen Milano

UST Sequence Number:

503

City:

Denver

State:

Colorado

RSSD:

2249401

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

23210

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

275

Average Consumer Outstanding Balance Key

Total represent consumers loans including executive credit cards

Average Consumer Outstanding Balance Comment

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

Average Commercial Outstanding Balance (Thousands\$)

158,663

Average Commercial Outstanding Balance Key

The commercial loans include all loans except consumer loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

158,938

Total Outstanding Balance Key

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

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BCB HOLDING COMPANY INC AND BAY BANK

Person to be contacted regarding this report:

SUSAN UNDERWOOD

UST Sequence Number: 1084

City: MOBILE

State: Alabama

RSSD: 2821441

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34872

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 9,973

Average Consumer Outstanding Balance Key

CONSUMER LOANS

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 35,569

Average Commercial Outstanding Balance Key

COMMERCIAL LOANS

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 45,542

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

THE MARKET REMAINS SOFT IN THIS AREA. THE LENDERS ARE CONCENTRATING CALLS TO LIGHT INDUSTRIAL BUSINESS.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to be contacted regarding this report:

CATE RIGGS

UST Sequence Number:	219
City:	IRVINE
State:	California
RSSD:	318860
(for Bank Holding Companies)	
Holding Company Docket Number:	NOT APPLICABLE
(for Thrift Holding Companies)	
FDIC Certificate Number:	35069
(for Depository Institutions)	

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 6,082

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 41,321

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 47,403

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Chambers Bank./Chambers Bancshares

Person to be contacted regarding this report:

Philip Alexander

UST Sequence Number: 1037

City: Danville

State: Arkansas

RSSD: 1141487

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5615

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 136,069

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 420,066

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 556,135

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens Bank & Trust Co.

Person to be contacted regarding this report:

Stephanie Couture

UST Sequence Number: 980

City: Covington

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16417

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 19,886

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 49,187

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 69,073

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CITIZENS COMMERCE NATIONAL BANK

Person to be contacted regarding this report:

MICHELLE OXLEY, PRESIDENT & CEO

UST Sequence Number: 547

City: VERSAILLES

State: Kentucky

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34256

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 52,762

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 57,744

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 110,506

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens First Bank

Person to be contacted regarding this report:

Nicole M. Talley 270-393-8239 or
ntalley@citizensfirstbank.com

UST Sequence Number: 339

City: Bowling Green

State: Kentucky

RSSD: 2750952

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35022

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 80,107

Average Consumer Outstanding Balance Key

By GL Code

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 213,052

Average Commercial Outstanding Balance Key

By GL Code

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 293,159

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

City National Bank of New Jersey

Person to be contacted regarding this report:

Paul Maisch

UST Sequence Number: 840

City: Newark

State: New Jersey

RSSD: 1048849

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 21111

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 21,136

Average Consumer Outstanding Balance Key

248307

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 143,192

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 164,328

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MISSION BANK / COMMUNITY BANCSHARES,
INC.

Person to be contacted regarding this report:

DARRELL LAUTARET

UST Sequence Number:	1226
City:	KINGMAN
State:	Arizona
RSSD:	3392443
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57137
(for Depository Institutions)	

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 11,544

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 48,412

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 59,956

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bankers Trust Corporation

Person to be contacted regarding this report:

Bruce E. Thomas

UST Sequence Number:

113

City:

Glen Allen

State:

Virginia

RSSD:

3687046

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

8675

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

221,168

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

455,133

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

676,301

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First Bank & Community First Bancshares, Inc.

Person to be contacted regarding this report:

Ann Main

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

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 136,870

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 202,843

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 339,713

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First, Inc.

Person to be contacted regarding this report:

Jon Thompson, CFO

UST Sequence Number:

330

City:

Columbia

State:

Tennessee

RSSD:

3108194

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35165

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

121,329

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

149,882

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

271,211

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CRAZY WOMAN CREEK BANCORP INC.

Person to be contacted regarding this report:

CAROLYN KAISER

UST Sequence Number:

673

City:

BUFFALO

State:

Wyoming

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

3903

(for Thrift Holding Companies)

FDIC Certificate Number:

29696

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

27,042

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

includes SFD mortgages funded with
the intention to sell to secondary

Average Commercial Outstanding Balance (Thousands\$)

45,797

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

72,839

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CSRA Bank Corp. (First State Bank)

Person to be contacted regarding this report:

Joseph E. Gore, President

UST Sequence Number:

657

City:

Wrens

State:

Georgia

RSSD:

1493672

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

19163

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

24,505

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

29,877

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

54,382

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Duke Financial Group Inc.

Person to be contacted regarding this report:

Brenda Coulter, VP & CFO

UST Sequence Number:	1166
City:	Minneapolis
State:	Minnesota
RSSD:	1127913
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 42,529

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 213,508

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 256,037

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First BanCorp

Person to be contacted regarding this report:

Mr. Lawrence Odell

UST Sequence Number: 368

City: San Juan

State: Puerto Rico

RSSD: 2744894

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 30387

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 4,607,755

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Finance Leases are being included

Average Commercial Outstanding Balance (Thousands\$) 5,099,095

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Construction and Land are included

Total Outstanding Balance (Thousands \$) 9,706,850

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Reliance Bancshares, Inc

Person to be contacted regarding this report:

Jeff Paolucci, CFO

UST Sequence Number: 623

City: Florence

State: South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 53,297

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 188,010

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 241,307

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First United Corporation (First United Bank & Trust)

Person to be contacted regarding this report:

Becky Graham

UST Sequence Number: 385

City: Oakland

State: Maryland

RSSD: 1132672

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4857

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 397,133

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 380,493

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 777,626

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Freeport Bancshares, Inc./Midwest Community Bank

Person to be contacted regarding this report:

Mark H. Wright

UST Sequence Number:	1108
City:	Freeport
State:	Illinois
RSSD:	1205585
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	19628
(for Depository Institutions)	

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 35,595

Average Consumer Outstanding Balance Key

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.

Average Consumer Outstanding Balance Comment

Loans are made by the subsidiary and not the holding company.

Average Commercial Outstanding Balance (Thousands\$) 131,027

Average Commercial Outstanding Balance Key

Commercial loans includes construction development loans, farmland loans, nonfarm/non-residential loans, multifamily loans, commercial loans and municipal loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 166,622

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Goldwater Bank, N.A.

Person to be contacted regarding this report:

Robert Simpson

UST Sequence Number: 545

City: Scottsdale

State: Arizona

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58405

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 17,724

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 28,126

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 45,850

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Great River Holding Company

Person to be contacted regarding this report:

Dan Nelson

UST Sequence Number: 1277

City: Baxter

State: Minnesota

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H3992

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 90,647

Average Consumer Outstanding Balance Key

Includes 1-4 Family Residential, Home Equity Lines of Credit, Credit Card Loans , Overdrafts and other consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 143,027

Average Commercial Outstanding Balance Key

Includes Comm, CommRE, C&D, Ag and AG RE

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 233,674

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Greer Bancshares Incorporated

Person to be contacted regarding this report:

John Hobbs

UST Sequence Number:

355

City:

Greer

State:

South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27413

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

48,686

Average Consumer Outstanding Balance Key

Loans for personal, family or household uses including residential mortgages, home equity, auto, student loans and other consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

138,937

Average Commercial Outstanding Balance Key

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations and other business enterprises, whether secured or unsecured, single-payment or installment. Generally commercial real estate and commercial/industrial.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

187,623

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hampton Roads Bankshares (Bank of Hampton Roads)

Person to be contacted regarding this report:

Christina Enesey

UST Sequence Number:

236

City:

Virginia Beach

State:

Virginia

RSSD:

3012554

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27125

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

415,096

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

960,688

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,375,784

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Harbor Bank of Maryland (Harbor Bankshares Corporation)

Person to be contacted regarding this report:

Darius L. Davis

UST Sequence Number:	1273
City:	Baltimore
State:	Maryland
RSSD:	2008130
(for Bank Holding Companies)	
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	
FDIC Certificate Number:	24015
(for Depository Institutions)	

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 25,682

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 134,691

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 160,373

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HCSB Financial Corporation (Horry County State Bank)

Person to be contacted regarding this report:

Loria Barton

UST Sequence Number: 328
City: Loris
State: South Carolina
RSSD:
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number:
(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 53,827

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 200,608

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 254,435

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Highlands Independent Bancshares, Inc.
(Highlands Independent Bank)

Person to be contacted regarding this report:

Jesica Soto

UST Sequence Number: 780

City: Sebring

State: Florida

RSSD: 659538

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26428

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 48,516

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Data provided is MTD Avg, not YTD Avg. Nonaccrual loans are included.

Average Commercial Outstanding Balance (Thousands\$) 78,472

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Data provided is MTD Avg, not YTD Avg. Nonaccrual loans are included.

Total Outstanding Balance (Thousands \$) 126,988

Total Outstanding Balance Key

Total Outstanding Balance Comment

Data provided is MTD Avg, not YTD Avg. Nonaccrual loans are included.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Independence Bank

Person to be contacted regarding this report:

Walter Brillard, EVP, CFO, 401-471-6320

UST Sequence Number: 203

City: East Greenwich

State: Rhode Island

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57379

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 4,635

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 21,564

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 26,199

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Bank Inc / Liberty Bank

Person to be contacted regarding this report:

Veronica Watkins 817-479-1053

UST Sequence Number: 1326

City: Hurst

State: Texas

RSSD: 3716151

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26457

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 67,125

Average Consumer Outstanding Balance Key

includes overdraft

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 192,595

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 259,720

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Shares, Inc

Person to be contacted regarding this report:

Tamra J Schrader

UST Sequence Number:

611

City:

Hinesville

State:

Georgia

RSSD:

1086748

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

49,046

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

302,957

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

352,003

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Lone Star Bank

Person to be contacted regarding this report:

Brent McRoberts

UST Sequence Number: 563

City: Houston

State: Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58324

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 359

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 79,309

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 79,668

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Madison Financial Corporation (MFC) / Madison Bank, Richmond, Ky

Person to be contacted regarding this report:

Debra G. Neal, EVP

UST Sequence Number:

697

City:

Richmond

State:

Kentucky

RSSD:

0

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34306

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

74,283

Average Consumer Outstanding Balance Key

YTD Consumer

Average Consumer Outstanding Balance Comment

Consumer loans increased by \$108,000. We continue to pursue new borrowers to increase loans. Consumers continue to refinance their personal residence as rates remained low.

Average Commercial Outstanding Balance (Thousands\$)

8,900

Average Commercial Outstanding Balance Key

YTD Commercial

Average Commercial Outstanding Balance Comment

Commercial loans decreased by \$370,000. We continue to pursue new borrowers as large banks can offer rates we cannot match.

Total Outstanding Balance (Thousands \$)

83,183

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Maryland Financial Bank

Person to be contacted regarding this report:

Glenn W. Kirchner

UST Sequence Number: 1047

City: Towson

State: Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57821

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 3,484

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 41,195

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 44,679

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NBCAL BANCORP (National Bank of California)

Person to be contacted regarding this report:

G. Scott Peterson, EVP/CCO

UST Sequence Number:

301

City:

Los Angeles

State:

California

RSSD:

2925406

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

24108

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

11,902

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

226,385

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

238,287

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NBRS Financial Bank

Person to be contacted regarding this report:

Steve Bradley

UST Sequence Number: 313

City: Rising Sun

State: Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4862

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 46,303

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 97,192

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 143,495

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Old Second National Bank

Person to be contacted regarding this report:

Alfonso Villa

UST Sequence Number: 489
City: Aurora
State: Illinois
RSSD:
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number:
(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 258,074

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 820,503

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,078,577

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

OneFinancial Corporation

Person to be contacted regarding this report:

Crickett Broomas 501-370-4541

UST Sequence Number:	1175
City:	Little Rock
State:	Arkansas
RSSD:	2571269
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	17800
(for Depository Institutions)	

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 50,532

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 172,507

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 223,039

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

OneUnited Bank

Person to be contacted regarding this report:

Kenneth Tse

UST Sequence Number: 97

City: Boston

State: Massachusetts

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23966

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 347,922

Average Consumer Outstanding Balance Key

Includes month-end balances of 1-4 single-family and multi-family residential mortgages, cash reserve loans, credit cards and overdrafts.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 21,291

Average Commercial Outstanding Balance Key

Includes month-end balances of commercial real estate loans, commercial equity lines, construction loans, and other commercial loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 369,213

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific City Financial Corporation / Pacific City Bank

Person to be contacted regarding this report:

Timothy Chang

UST Sequence Number:

142

City:

Los Angeles

State:

California

RSSD:

3595084

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57463

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

202,882

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

422,827

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

625,709

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Patriot Bankshares, Inc.

Person to be contacted regarding this report:

Matthew Dotson, Credit Risk Specialist

UST Sequence Number: 98

City: Houston

State: Texas

RSSD: 78858

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3258

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 72,489

Average Consumer Outstanding Balance Key

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.

Average Consumer Outstanding Balance Comment

Note that all balances exclude "Total Note that all balances exclude "Total Other Loans" which are not yet classified between consumer and commercial. These consist primarily of Loans in Process.

Average Commercial Outstanding Balance (Thousands\$) 764,748

Average Commercial Outstanding Balance Key

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.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 837,237

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Popular, Inc.

Person to be contacted regarding this report:

José Méndez

UST Sequence Number:

117

City:

San Juan

State:

Puerto Rico

RSSD:

1129382

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

12,060,227

Average Consumer Outstanding Balance Key

Consumer credit cards, mortgage, automobile and leases. Includes both loans in portfolio and loans held for sale.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

12,513,921

Average Commercial Outstanding Balance Key

Comm. and const. loans in portfolio and loans held for sale.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

24,574,148

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Prairie Star Bancshares, Inc. / Bank of the Prairie

Person to be contacted regarding this report:

Chris Donnelly, CEO

UST Sequence Number: 940

City: Olathe

State: Kansas

RSSD: 1058624

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4626

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 14,435

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 41,543

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 55,978

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Premier Service Bank

Person to be contacted regarding this report:

Jessica W. Lee, EVP & CFO

UST Sequence Number: 808

City: Riverside

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57059

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 1,353

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 59,899

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 61,252

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Regent Bancorp, Inc.

Person to be contacted regarding this report:

Pamela Joy Owens, CFO 864-678-4735

UST Sequence Number:

868

City:

Davie

State:

Florida

RSSD:

2891006

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

56,136

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

De-Novo SOLD EFF 12/31/11

Average Commercial Outstanding Balance (Thousands\$)

227,677

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

De-Novo SOLD EFF 12/31/11

Total Outstanding Balance (Thousands \$)

283,813

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Royal Bancshares of Pennsylvania

Person to be contacted regarding this report:

Michael S Thompson

UST Sequence Number:

512

City:

Narberth

State:

Pennsylvania

RSSD:

2324429

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

46,886

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

330,457

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

377,343

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Securant Bank & Trust

Person to be contacted regarding this report:

Jeffrey M. Dereszynski

UST Sequence Number: 1082

City: Milwaukee

State: Wisconsin

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12515

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 18,720

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 123,018

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 141,738

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SouthFirst Bancshares, Inc (Holding Company)
SouthFirst Bank (Thrift Subsidiary)

Person to be contacted regarding this report:

Rick Taylor

UST Sequence Number:

1221

City:

Sylacauga

State:

Alabama

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

45,380

Average Consumer Outstanding Balance Key

net of lip and before ALLL

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

25,355

Average Commercial Outstanding Balance Key

net of lip and before ALLL

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

70,735

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

St. Johns Bancshares, Inc.

Person to be contacted regarding this report:

Brad Muhlke, Senior V.P. (314) 428-1059, Ext. 3494

UST Sequence Number:	751
City:	Saint Louis
State:	Missouri
RSSD:	1096587
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 27,596

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 166,974

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 194,570

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Syringa Bancorp (single-tier holding company of Syringa Bank)

Person to be contacted regarding this report:

Brian Heim

UST Sequence Number: 395

City: Boise

State: Idaho

RSSD: 3338861

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34296

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 27,337

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 92,596

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 119,933

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

U. S. Century Bank

Person to be contacted regarding this report:

David McCombie

UST Sequence Number:

782

City:

Miami

State:

Florida

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57369

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

85,263

Average Consumer Outstanding Balance Key

1-4 family mortgages, consumer construction, home equity, other consumer and overdrafts

Average Consumer Outstanding Balance Comment

Decrease from November due to lower home equity loans and overdrafts.

Average Commercial Outstanding Balance (Thousands \$)

645,871

Average Commercial Outstanding Balance Key

Commercial, Commercial Real Estate, municipal and loans to foreign banks

Average Commercial Outstanding Balance Comment

Decrease from November due to a decrease in Commercial loans and a decrease in real estate commercial loans.

Total Outstanding Balance (Thousands \$)

731,134

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Universal Bancorp (Bloomfield State Bank)

Person to be contacted regarding this report:

William B McNeely

UST Sequence Number: 1197

City: Bloomfield

State: Indiana

RSSD: 1067511

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 55,943

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 202,097

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 258,040

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

VantageSouth Bancshares, Inc.

Person to be contacted regarding this report:

Terry Earley

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

Loan Activity For: Dec, 2013

Average Consumer Outstanding Balance (Thousands \$) 309,986

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,076,009

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,385,995

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Does not include \$11,033 (in thousands) of average unprocessed loans for the month of Dec 2013.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

White River Bancshares Company (UST
Sequence Number 660)

Person to be contacted regarding this report:

Russell Nugent 479-684-3778
rnugent@sbofa.com

UST Sequence Number:

660

City:

Fayetteville

State:

Arkansas

RSSD:

3350724

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Dec, 2013

Average Consumer Outstanding Balance (Thousands \$)

85,435

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

295,969

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

381,404

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary