

NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

1st Financial Services Corporation	Mary Dopko, Controller (828-697-3115)		
	(mdopko@mountain1st.com)		
UST Sequence Number	: 2		
City:			
State			
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 \$	129,001		
Average Consumer Outstanding Balance Key			
, , , , , , , , , , , , , , , , , , ,			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$)	213,599		
Average Commercial Outstanding Balance (mousandss)	213,333		
Average Commercial Outstanding Palance Kov			
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Commer	1t		
Total Outstanding Balance (Thousands \$	342,600		
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
General Market Commentary			
Due to our Merger with First Citizens Ba	ank & Trust (effective 1/1/2014) this should be our last filing.		



NAME OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable) Bank of the Carolinas	Vickie S. Madison
Ballk of the Carolinas	VICKIE 3. IVIdUISOIT
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	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Bankers' Bank of the West	Karen Milano	
UST Sequence Number:	503	
City:	Denver	

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

23210

Colorado 2249401

Loan Activity For: Dec, 2013

State:

RSSD:

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



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

BCB HOLDING COMPANY INC AND BAY BANK	SUSAN UNDERWOOD
UST Sequence Number:	1084
City:	MOBILE
State:	Alabama
RSSD: (for Bank Holding Companies)	2821441
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34872
(for Depository Institutions)	
Loan Activity For:	Dec, 2013
Eddit Activity 1 of .	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 (mousandss)	33,303
Average Commercial Outstanding Balance Key	
COMMERCIAL LOANS	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	45,542
T. 10	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Gastanding Balance Comment	
General Market Commentary	
THE MARKET REMAINS SOFT IN THIS ARE	A. THE LENDERS ARE CONCENTRATING CALLS TO LIGHT INDUSTRIAL
BUSINESS.	



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	

COMPANY) - SOUTH COUNTY BANK, NA	
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)	
Lana Anticita Fau	D 2012
Loan Activity For:	Dec, 2013
	6.000
Average Consumer Outstanding Balance (Thousands \$)	6,082
A	
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	
Ceneral Warker Commencery	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Chambers Bank./Chambers Bancshares	Philip Alexander
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	1037 Danvile Arkansas 1141487 5615
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	



NAME OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable) Citizens Bank & Trust Co.	Stephanie Couture
UST Sequence Number:	980
City:	Covington
State: RSSD:	Louisiana
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies) FDIC Certificate Number:	16417
(for Depository Institutions)	10417
Loan Activity For:	Dec, 2013
Average Consumer Outstanding Balance (Thousands \$)	19,886
Average consumer outstanding balance (mousands \$)	19,000
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	
3	
Total Outstanding Balance (Thousands \$)	69,073
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Balance Comment	
General Market Commentary	
Tonica Commentary	



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, PRESII	DENT & 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) Loan Activity For:	547 VERSAILLES Kentucky 34256 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			



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

	ntalley@citizensfirstbank.com
UST Sequence Number:	339 Bowling Green Kentucky 2750952 Dec, 2013
Average Consumer Outstanding Balance (Thousands \$)	80,107
Average Consumer Outstanding Balance (mousands \$)	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 \$) Total Outstanding Balance Key	293,159
Total Outstanding Balance Comment	
General Market Commentary	
,	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
City National Bank of New Jersey	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	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regard	ling this report:
MISSION BANK / COMMUNITY BANCSHARES,	DARRELL LAUTA	RET
INC.		
-		
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 lo	pans (auto, cd secured, overdraft
lines, etc.)	iot iouris, una otrici consumer io	ouris (auto, ca securea, overarare
iiies, etc.)		
Assessed Community Outstanding Release Community		
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 purpos	e. land. Ag. multi-family and oth	ner commercial loans (ucc filings.
equipment, cd secured, unsecured etc.)		(
equipment, ea securea, unsecurea etc.)		
Average Commercial Outstanding Palance Comment		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	59,956	
Total Outstanding Balance Key		
·		
Total Outstanding Balance Comment		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Community Bankers Trust Corporation	Bruce E. Thomas
UST Sequence Number:	113
City:	Glen Allen
State:	Virginia
RSSD:	3687046
(for Bank Holding Companies)	3007010
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	<u> </u>
Total Outstanding Balance (Thousands \$)	676,301
Total Outstallang Balance (mousailus 9)	070,301
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
Canaral Market Commentary	
General Market Commentary	



	,	1110
NAME OF INSTITUTION	Person to be contacted regarding this report:	
(Including Holding Company Where Applicable) Community First Bank & Community First	Person to be contacted regarding this report: Ann Main	
Bancshares, Inc.	Alli Walli	
Barrestial est, inte		
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)	34011	
Loan Activity For:	Dec, 2013	
Average Consumer Outstanding Balance (Thousands \$)	136,870	
Average Consumer Outstanding Balance Key		
Access Comment Outstanding Polymer Comment		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	202,843	
Average commercial outstanding balance (mousanuss)	202,043	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comment	t	
Total Outstanding Balance (Thousands \$)	339,713	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		
General Market Commentary		



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
Community First, Inc.	Jon Thompson, CFO	
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:	330 Columbia Tennessee 3108194 35165 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		
5 ,		
Average Commercial Outstanding Balance Comment		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	271,211	
Total Outstanding Balance Comment		
General Market Commentary		
General ividiket commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

CRAZY WOMAN CREEK BANCORP INC.	CAROLYN KAISER
UST Sequence Number	: 673
City	: BUFFALO
State	: Wyoming
RSSD	:
(for Bank Holding Companies	
Holding Company Docket Number	
(for Thrift Holding Companies	
FDIC Certificate Number	
(for Depository Institutions)
Loan Activity For	: Dec, 2013
Louit / tell vity 1 of	. 500, 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



NAME OF INSTITUTION

ncluding Holding Company Where Applicable)	Person to be contacted regarding this report:
SRA Bank Corp. (First State Bank)	Joseph E. Gore, President
UST Sequence Number:	657

1493672 RSSD:

City:

State:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

19163

Wrens

Georgia

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



NAME OF INSTITUTION	1350
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Duke Financial Group Inc.	Brenda Coulter, VP & CFO
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	1166 Minneapolis Minnesota 1127913
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	
,	



NAME OF INSTITUTION

NAME OF INSTITUTION	Person to be contacted regarding this report:		
(Including Holding Company Where Applicable)			
First BanCorp	Mr. Lawrence Odell		
UST Sequence Number:	368		
City:	San Juan		
State:	Puerto Rico		
RSSD:	2744894		
(for Bank Holding Companies)	27 11031		
Holding Company Docket Number:			
(for Thrift Holding Companies)			
FDIC Certificate Number:	30387		
(for Depository Institutions)			
(
Loan Activity For:	Dec, 2013		
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			
Therage commercial custamany bulance 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 Rey			
Total Outstanding Balance Comment			
General Market Commentary			



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First Reliance Bancshares, Inc	Jeff Paolucci, CFO
UST Sequence Number:	Florence South Carolina Dec, 2013
Average Consumer Outstanding Balance (Thousands \$)	53,297
Average Consumor Outstanding Polema Ver	
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
T. 10	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
Constantinative Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

First United Corporation (First United Bank & Trust)	Becky Graham
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:	Oakland Maryland 1132672 4857
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 Commen	t
Total Outstanding Balance (Thousands \$)	777,626
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Freeport Bancshares, Inc./Midwest Community Bank	Mark H. Wright		
Ballik			
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		
Loan Activity For.	Dec., 2013		
Average Consumer Outstanding Balance (Thousands \$)	35,595		
	· · · · · · · · · · · · · · · · · · ·		
Average Consumer Outstanding Balance Key			
Consumer loans includes loans in process	s, home equity loans, real estate mortgage loans, overdraft		
protection loans/overdrafts and consum-	er installment loans. This category would also include loans held for		
sale.			
A C O . I . I I'm Balance Comment			
Average Consumer Outstanding Balance Comment	t the helding company		
Loans are made by the subsidary and not the holding company.			
Average Commercial Outstanding Balance (Thousands\$) 131,027			
TOTALE			
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 Palance (Theywords 6)	166 622		
Total Outstanding Balance (Thousands \$) 166,622			
Total Outstanding Balance Key			
Total Guitania Dalance Itey			
Total Outstanding Balance Comment			
General Market Commentary			



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Goldwater Bank, N.A.	Robert Simpson
UST Sequence Number:	545
City:	Scottsdale
State:	Arizona
RSSD:	Alizotta
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58405
(for Depository Institutions)	30403
(ioi Depository institutions)	
Loan Activity For:	Dec, 2013
Loan Activity For.	Det, 2013
	/·
Average Consumer Outstanding Balance (Thousands \$)	17,724
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Palance	20.126
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 (mousanus 3)	43,830
T . 10	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
Tonday Market Sommerically	



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regard	ing this report:
Great River Holding Company	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	
The tage consumer outstanding function (mousement q)	36,6	
Average Consumer Outstanding Balance Key		
Includes 1-4 Family Residential, Home Eq	uity Lines of Credit, Credit Card	Loans . Overdrafts and other
consumer loans	ant, = ant a	
00110011101110		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	143,027	
The rage commercial datatarians balance (mousanas)	110,027	
Average Commercial Outstanding Balance Key		
Includes Comm, CommRE, C&D, Ag and A	AG RF	
merades committee and the committee of t		
Average Commercial Outstanding Balance Comment		
Twerage commercial outstanding balance comments		
Total Outstanding Balance (Thousands \$)	233,674	
Total Outstanding Balance (mousands \$)	233,07 +	
Total Outstanding Balance Key		
Total Suistanding Bulance Key		
Total Outstanding Balance Comment		
Total Outstanding balance comment		
General Market Commentary		
Ceneral Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Greer Bancshares Incorporated	John Hobbs
_	
UST Sequence Number:	355
City:	Greer
State:	South Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
	27413
(for Depository Institutions)	
Loan Activity For:	Dec, 2013
Average Consumer Outstanding Balance (Thousands \$)	48,686
,	
Average Consumer Outstanding Balance Key	
	ses including residential mortgages, home equity, auto, student
loans and other consumer loans.	ses morauma restaericiar moragages, nome equity, auto, stauem
Touris and other consumer round.	
Average Consumer Outstanding Balance Comment	
Twerage consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	138,937
Average commercial outstanding balance (mousanus)	130,337
Average Commercial Outstanding Balance Key	
	oses to sole proprietorships, partnerships, corporations and other
	unsecured, single-payment or installment. Generally commercial
real estate and commercial/industrial.	unsecured, single-payment of installment. Generally commercial
Teal estate and commercial/industrial.	
Average Commercial Outstanding Balance Comment	
Average commercial outstanding balance comment	
Total Outstanding Palance (The count to	187,623
Total Outstanding Balance (Thousands \$)	167,025
Tatal Outstanding Dalamas Kan	
Total Outstanding Balance Key	
Table O table of the Balance C	
Total Outstanding Balance Comment	
Constant of Constant	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)
Hampton Roads Bankshares (Bank of Hampton

Person to be contacted regarding this report:

Christina Enesey

Roads)		•	
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:	Virginia Beach Virginia 3012554 27125		
Average Consumer Outstanding Balance (Thousands \$)	415,096		
Average Consumer Outstanding Balance Key			
Therage densamer dutstanding balance key			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	960,688		
Average Commercial Outstanding Balance Comment			
Total Outstanding Balance (Thousands \$)	1,375,784		
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
General Market Commentary			



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)	2000150	
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		
	104 004	
Average Commercial Outstanding Balance (Thousands\$)	134,691	
A C		
Average Commercial Outstanding Balance Key		_
A C		
Average Commercial Outstanding Balance Comment	<u>t</u>	
Total Outstanding Polescoper	460.373	
Total Outstanding Balance (Thousands \$)	160,373	
Tatal Outstanding Balance Kee		
Total Outstanding Balance Key		
Total Outstanding Polones Comment		
Total Outstanding Balance Comment		
Conoral Market Commentany		
General Market Commentary		



	2749
NAME OF INSTITUTION	Develop to be contacted regarding this reports
(Including Holding Company Where Applicable) HCSB Financial Corporation (Horry County State	Person to be contacted regarding this report: Loria Barton
Bank)	LOTTA BATTOTI
Dalikj	
UST Sequence Number:	328
City:	Loris
State:	South Carolina
RSSD:	South Carolina
(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	
	200 000
Average Commercial Outstanding Balance (Thousands\$)	200,608
A construction of the contraction for the contraction of the contracti	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	i.
Total Outstanding Balance (Thousands \$)	254,435
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Highlands Independent Bancshares, Inc.	Jesica Soto
(Highlands Independent Bank)	
, ,	
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)	20420
(101 Depository institutions)	
Loan Activity For:	Dec, 2013
Loan Activity For.	Dec., 2013
A C O . I . I I' D . I	40.546
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
The rage commercial outstanding buttered (moustainss)	73,172
Average Commercial Outstanding Balance Key	
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
Data provided is with Avg, not TTD Avg.	Nonacci dai Idans are included.
Canagal Maylet Canaga anti-	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Wh	nere Applicable)
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Person to be contacted regarding this report:

Independence Bank	Walter Braillard, EVP, CFO, 40	· · · · · · · · · · · · · · · · · · ·
macponacine Jame		
UST Sequence Number:	203	
City:	East Greenwich	
State:	Rhode Island	
RSSD:		
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)	F7270	
FDIC Certificate Number: (for Depository Institutions)	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 Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	21,564	
5 - 10 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	,	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comment		
Total Outstanding Polance (*)	26 100	
Total Outstanding Balance (Thousands \$)	26,199	
Total Outstanding Balance Key		
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Liberty Bank Inc / Liberty Bank	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)	20437
(for Depository institutions)	
Loan Activity For	Doc 2012
Loan Activity For:	Dec, 2013
	67.405
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 key	
A server Commenced O total disc Balance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	259,720
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

NAME OF INSTITUTION	Darcan to be contacted regarding this reports
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Liberty Shares, Inc	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 Release (7)	40.046
Average Consumer Outstanding Balance (Thousands \$)	49,046
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Palance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	302,957
,	
Average Commercial Outstanding Palance Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
ŭ j	
T. 10	252.000
Total Outstanding Balance (Thousands \$)	352,003
Total Outstanding Balance Key	
Total Outstanding Deleves Comment	
Total Outstanding Balance Comment	
General Market Commentary	

General Market Commentary



NAME OF INSTITUTION Person to be contacted regarding this report: (Including Holding Company Where Applicable) Lone Star Bank **Brent McRoberts UST Sequence Number:** 563 Houston City: 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**



	1910
NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Madison Financial Corporation (MFC) / Madison Bank, Richmond, Ky	Debra G. Neal, EVP
UST Sequence Number: City: State: RSSD:	Richmond Kentucky
(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	
TTD Consumer	
Average Consumer Outstanding Balance Comment Consumer loans increased by \$108,000. continue to refinance their personal resid	We continue to pursue new borrowers to increase loans. Consumers dence as rates remained low.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	8,900
YTD Commercial	
Average Commercial Outstanding Balance Comment	
rates we cannot match.	0. We continue to pursue new borrowers as large banks can offer
Total Outstanding Balance (Thousands \$)	83,183
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Compa	any Where Applicable)
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Person to be contacted regarding this report:

Maryland Financial Bank	Glenn W. Kirchner
mar yrama i manolar zami	
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)	3/621
(1, 1,	
Loan Activity For:	Dec, 2013
·	
Average Consumer Outstanding Balance (Thousands \$)	3,484
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
	44.405
Average Commercial Outstanding Balance (Thousands\$)	41,195
Average Communical Outstanding Release Kov	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Average Commercial Odistanding Balance Comment	
Total Outstanding Balance (Thousands \$)	44.679
, , , , , , , , , , , , , , , , , , ,	
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

NBCAL BANCORP (National Bank of California)

NBCAL BANCORP (National Bank of California)	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)	
	2 22/2
Loan Activity For:	Dec, 2013
Average Consumer Outstanding Polence (T	11 002
Average Consumer Outstanding Balance (Thousands \$)	11,902
Average Consumer Outstanding Balance Key	
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 Outstailuing Dalance (mousailus \$)	230,207
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
NBRS Financial Bank	Steve Bradley
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:	313 Rising Sun Maryland 4862 Dec, 2013
Average Consumer Outstanding Balance (Thousands \$)	46,303
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	97,192
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	143,495
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
,	



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Old Second National Bank	Alfonso Villa
Old Second National Bank	7 tiloliso Villa
LICT Coguango Numbara	400
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 Palance Comment	
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 Dalance (mousands \$)	1,076,377
Talal O Jaland's a Ralance Ka	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
·	



NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
OneFinancial Corporation	Crickett Broomas 501-370-4541
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:	1175 Little Rock Arkansas 2571269 17800 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	172,307
Average Commercial Outstanding Balance Comment	t .
Total Outstanding Balance (Thousands \$)	223,039
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Consend Market Consended	
General Market Commentary	

General Market Commentary



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
OneUnited Bank	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)	23300
(tot 20postos) mattatasis)	
Loan Activity For:	Dec, 2013
,	
Average Consumer Outstanding Balance (Thousands \$)	347,922
Average Consumer Outstanding Balance Key	
	e-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	
	cial real estate loans, commercial equity lines, construction loans,
and other commercial loans.	,
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	369,213
Total Gatstariang Balance (mousailles 9)	303,213
Total Outstanding Balance Key	
- Care Catalana Balance Ney	
Total Outstanding Balance Comment	
Total Outstalling Bulance Comment	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific City Financial Corporation / Pacific City
Bank

Person to be contacted regarding this report:

Timothy Chang

Bank			
		1	
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:			
(for Depository Institutions)		I	
Loon Astivity For	Dec 2012		
Loan Activity For:	Dec, 2013		
Assertant Communication Contacts and the Polance (contacts)	202.002		
Average Consumer Outstanding Balance (Thousands \$)	202,882		
A company Company Control of the Con			
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 Commer	nt		
Total Outstanding Balance (Thousands \$)	625,709		
T. 10			
Total Outstanding Balance Key			
T. 10			
Total Outstanding Balance Comment			
General Market Commentary			



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regard	ling this report:
Patriot Bankshares, Inc.	Matthew Dotson, Credit F	Risk Specialist
UST Sequence Number:	98	
City:	Houston	
State:	Texas	
RSSD:	78858	
(for Bank Holding Companies)	76636	
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	3258	
(for Depository Institutions)	3233	
, , ,		
Loan Activity For:	Dec, 2013	
Loan Activity 1 of	200, 2013	
Average Consumer Outstanding Palence (T	72.490	
Average Consumer Outstanding Balance (Thousands \$)	72,489	
Average Consumer Outstanding Balance Key		
Includes the following accounts from our	General Ledger: 10010 Consum	ner Real Estate, 13140 Home Equity
Line of Credit, 13275 Consumer Construc	tion, and 13310 Total Consume	r 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.		
classified between consumer and comme	treiai. These consist primarily of	Loans in Frocess.
Average Commercial Outstanding Polance	764.749	
Average Commercial Outstanding Balance (Thousands\$)	764,748	
Average Commercial Outstanding Balance Key		
Calculated by netting average consumer		•
Loans" less account "13470 Total Other L	oans" less total average consun	ner loans calculated above.
Average Commercial Outstanding Balance Comment		
Total Outstanding Palance (The court of)	927 227	
Total Outstanding Balance (Thousands \$)	837,237	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		
1		



NAME OF INSTITUTION

(Including Holding	Company	Where Applicable)
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Person to be contacted regarding this report: José Méndez Popular, Inc.

> UST Sequence Number: 117

> > San Juan City:

Puerto Rico State:

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

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



(Including Holding Company Where Applicable)	Person to be contacted regarding this report.
Prairie Star Bancshares, Inc. / Bank of the	Chris Donnelly, CEO
Prairie	
Tunic	
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
	4020
(for Depository Institutions)	
Loan Activity For:	Dec, 2013
•	
	44.405
Average Consumer Outstanding Balance (Thousands \$)	14,435
Average Consumer Outstanding Balance Key	
Twerage consumer outstanding balance key	
Average Consumer Outstanding Balance Comment	
The sage consumer cutetanang cutetanance	
Average Commercial Outstanding Balance (Thousands\$)	41,543
A commence of the control of the con	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	•
Average Commercial Outstanding Balance Comment	L
Total Outstanding Balance (Thousands \$)	55,978
Total Catstallaning Balance (mousailus 4)	33,370
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Company Manhat Company	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Premier Service Bank	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)	3,033
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	
Consul Moulest Commonts	
General Market Commentary	



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Regent Bancorp, Inc.	Pamela Joy Owens, CFO 864-678-4735
0	
LICT Converse Number	000
UST Sequence Number:	868
City:	Davie
State:	Florida
RSSD:	2891006
	2031000
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Dec, 2013
	TC 100
Average Consumer Outstanding Balance (Thousands \$)	56,136
Average Consumer Outstanding Balance Key	
j ,	
Average Consumer Outstanding Balance Comment	
De-Novo SOLD EFF 12/31/11	
Average Commencial Outstanding Release	227 677
Average Commercial Outstanding Balance (Thousands\$)	227,677
Average Commercial Outstanding Balance Key	
A company of the state of the Balance Comment	
Average Commercial Outstanding Balance Comment	
De-Novo SOLD EFF 12/31/11	
Total Outstanding Balance (Thousands \$)	283,813
Total Outstanding Dalance (mousands 3)	203,013
Total Outstanding Balance Key	
Total Outstanding Palance Comment	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Royal Bancshares of Pennsylvania	Michael S Thompson
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:	S12 Narberth Pennsylvania 2324429
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	t .
Total Outstanding Balance (Thousands \$)	377,343
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Securant Bank & Trust	Jeffrey M. Dereszynski
UST Sequence Number:	1082
City:	Milwaukee
State:	Wisconsin
RSSD:	V1333113111
(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 re	esidential mortgages both first and junior liens, as well as loans to
consumers for autos. It includes credit consumers	ard 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 reside	ntial held for investment.
Average Commercial Outstanding Balance Comment	

Total Outstanding Balance (Thousands \$) 141,738

Total Outstanding Balance Key

General Market Commentary

Total Outstanding Balance Comment



NAME OF INICITATION	1919
NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
SouthFirst Bancshares, Inc (Holding Company)	Rick Taylor
SouthFirst Bank (Thrift Subsidiary)	1000 104701
Bodem not bank (Time Bassialary)	
UST Sequence Number:	1221
City:	Sylacauga
State:	Alabama
RSSD:	7 Habania
(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	t
Total Outstanding Balance (Thousands \$)	70.735
, , , , , , , , , , , , , , , , , , , ,	107.00
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Catalanang Balance Comment	
General Market Commentary	
Ceneral Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

St. Johns Bancshares, Inc.	Brad Muhlke, Senior V.P. (314) 428- 3494	1059, Ext.
	3434	
UST Sequence Numbe	r: 751	
Cit		
State		
RSSI (for Bank Holding Companie		
Holding Company Docket Numbe	r:	
(for Thrift Holding Companie) FDIC Certificate Numbe		
(for Depository Institution		
Loan Activity Fo	r: Dec, 2013	
Average Consumer Outstanding Balance (Thousands	\$) 27,596	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Commen	t	
Average Commercial Outstanding Balance (Thousands	166,974	
Average Commercial Outstanding Balance Key		
Average commercial outstanding bulance key		
Average Commercial Outstanding Balance Comme	ent	
Total Outstanding Balance (Thousands	\$) 194,570	
_		
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Syringa Bancorp (single-tier holding company of	Brian Heim
Syringa Bank)	
LIST Sequence Number	395
UST Sequence Number: City:	Boise
State:	Idaho
RSSD:	3338861
(for Bank Holding Companies)	3330001
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34296
(for Depository Institutions)	
Loan Activity For:	Dec, 2013
Loan Activity For.	Det, 2013
Average Consumer Outstanding Balance (Thousands \$)	27,337
, or upo control in control in the control in t	
Average Consumer Outstanding Balance Key	
,	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	92,596
Average Commercial Outstanding Balance Key	
Average Communication Contacts adding Delegation Communication	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	110 033
Total Odistanding Balance (mousailus 3)	110,000
Total Outstanding Balance Key	
Total Outstanding Bulance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
U. S. Century Bank	David McCombie
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies)	782 Miami Florida
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	57369
Loan Activity For:	Dec, 2013
Average Consumer Outstanding Balance (Thousands \$)	85,263
Average Consumer Outstanding Balance Key	
1-4 family mortgages, consumer construc	tion, home equity, other consumer and overdrafts
Average Consumer Outstanding Balance Comment	
Decrease from November due to lower h	nome equity loans and overdrafts.
Average Commercial Outstanding Balance (Thousands\$)	645,871
	0.13,67.1
Average Commercial Outstanding Balance Key	
Commercial, Commercial Real Estate, mu	inicipal 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.	use in commercial loans and a decrease in real estate commercial
Total Outstanding Balance (Thousands \$)	731,134
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Company Maylest Comments	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Universal Bancorp (Bloomfield State Bank)	William B McNeely
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	1197 Bloomfield Indiana 1067511
Loan Activity For:	Dec, 2013
Average Consumer Outstanding Balance (Thousands \$)	55,943
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
The rule consumer of the rule comment	
Average Commercial Outstanding Balance (Thousands\$)	202,097
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	258,040
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
General Market Commentary	
Central Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
VantageSouth Bancshares, Inc.	Terry Earley
·	, ,
UST Sequence Number:	201
City:	Raleigh
State:	North Carolina
RSSD:	3027709
(for Bank Holding Companies)	3027703
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
Therage consumer outstanding suitance (moustains \$7)	303/300
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
A	
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 Dalance (mousands \$)	1,363,333
Total Outstanding Rolence Key	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
	of average unprocessed loans for the month of Dec 2013.



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
White River Bancshares Company (UST	Russell Nugent 479-684-3778
Sequence Number 660)	rnugent@sbofa.com
· · · · · · · · · · · · · · · · · · ·	5 5
UST Sequence Number:	660
City:	Fayetteville
State:	Arkansas
RSSD:	3350724
(for Bank Holding Companies)	3330724
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 key	
Average Consumer Outstanding Balance Comment	
Average consumer outstanding balance comment	
	205.050
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	
·	
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General Market Commentary	
Scheral Market Commentary	