

NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regardi	ng this report:
Bank of the Carolinas	Helen A Farnswo	rth
UST Sequence Number:	1008 Mocksville North Carolina 34903 Feb, 2014	rth
A constant Constant Control Co		
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	190,839	
Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment		
Average commercial outstanding balance comment		
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	277,431	
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
State:	Colorado
RSSD:	2249401
(for Bank Holding Companies)	2243401
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	23210
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	259
Average Consumer Outstanding Balance Key	
Total represent consumers loans including	ng executive credit cards
Average Consumer Outstanding Balance Comment	
	k of the West is a correspondent bank serving community financial
institutions and receives very few reques	
institutions and receives very few reques	its.
Average Communical Outstanding Delenge	164 003
Average Commercial Outstanding Balance (Thousands\$)	164,882
A company of the control of the cont	
Average Commercial Outstanding Balance Key	
The commercial loans include all loans ex	ccept consumer loans.
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	165,141
Total Outstanding Balance Key	
The total is the consumer and commercial	al loans for both the Denver, Colorado and Lincoln, Nebraska
locations.	
Total Outstanding Balance Comment	
General Market Commentary	
Concrat Warker Committeettally	



NAME OF INSTITUTION

Person to be contacted regarding this report:

(Including Holding Company Where Applicable) BCB HOLDING COMPANY INC AND BAY BANK

DCD HOLDING COMPAINT INC AND DAT DAIN	SOSAN 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:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	9,965
Average Consumer Outstanding Balance Key	
CONSUMER LOANS	
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	35,294
, , , , , , , , , , , , , , , , , , , ,	
Average Commercial Outstanding Balance Key	
COMMERCIAL LOANS	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	45,259
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Ganaral Market Commentary	
General Market Commentary THE MARKET PENALING SOFT IN THIS ARE	A. THE LENDERS ARE CONCENTRATING CALLS TO LIGHT INDUSTRIAL
BUSINESS.	A. THE LENDERS ARE CONCENTRATING CALLS TO LIGHT INDUSTRIAL
DOJINEJJ.	



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:	Feb, 2014	
,	,	
Average Consumer Outstanding Balance (Thousands \$)	5,968	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	41,745	
,		
Average Commercial Outstanding Balance Key		
Twerage commercial outstanding balance key		
A constant of the second of th		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	47,713	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
Total Outstanding Balance Comment		
Constant of the Constant		
General Market Commentary		



NAME OF INSTITUTION	Daniel de la constant
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Chambers Bank./Chambers Bancshares	Philip Alexander
UST Sequence Number:	1037
City:	Danvile
State:	Arkansas
RSSD:	1141487
(for Bank Holding Companies)	1141407
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	5615
(for Depository Institutions)	
, , , ,	
Loan Activity For:	Feb, 2014
Eddit Activity For.	100, 2014
A C C . I . I B. I	435 430
Average Consumer Outstanding Balance (Thousands \$)	135,439
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Palance (**)	415.256
Average Commercial Outstanding Balance (Thousands\$)	415,256
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	550,695
Total Outstailaing Dalance (filoasailas 5)	330,033
Talah O talah di sa Palah sa 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:
Citizens Bank & Trust Co.	Stephanie Couture
UST Sequence Number:	980 Covington Louisiana 16417 Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	19,763
Average consumer Outstanding Balance (mousands \$)	13,703
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	47,352
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding balance key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	67,115
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
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NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
CITIZENS COMMERCE NATIONAL BANK	MICHELLE OXLEY, PRESIDENT & CEO
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	547 VERSAILLES Kentucky 34256
A C O . I . I	F2 F00
Average Consumer Outstanding Balance (Thousands \$)	52,508
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	60,201
Average Commercial Outstanding Balance Key	
The tage commercial catestanamy calance hey	
Average Commercial Outstanding Palance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	112,709
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:
City National Bank of New Jersey	Paul Maisch
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	840 Newark New Jersey 1048849 21111
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	21,061
Average Consumer Outstanding Balance Key	
248307	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	141,930
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	162,991
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 Bankers Trust Corporation	Bruce E. Thomas
<u> </u>	
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:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	218,867
, it is also so it is a state and is	
Average Concumer Outstanding Palance You	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	462,527
Twerage commercial outstanding balance (mousands)	402,327
Average Commonsiel Outstanding Polance Kov	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	691 304
Total Outstanding Balance (mousands \$)	001,354
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Warket Commentary	



NAME OF INSTITUTION

Total Outstanding Balance Comment

General Market Commentary

17,1712 31 113111 3111 311	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Community First, Inc.	Jon Thompson, CFO
UST Sequence Number:	330
City:	Columbia
State:	Tennessee
RSSD:	3108194
(for Bank Holding Companies)	3108194
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	35165
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
-,	
Average Consumer Outstanding Balance (Thousands \$)	121,808
Tree age consumer outstanding paramete (mousands \$7)	121,000
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Concumer Outstanding Balance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	148,586
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	270,394
Total Outstanding Balance Key	
Total Outstallally Dalalice Rey	



Average Commercial Outstanding Balance Comment

Total Outstanding Balance Key

General Market Commentary

Total Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 73,648

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: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	BUFFALO Wyoming 3903 29696
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	26,432
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\$) Average Commercial Outstanding Balance Key	47,216



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CSRA Bank Corp. (F

Person to be contacted regarding this report:

First State Bank)	Lee Clark, 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: Feb, 2014

Average Consumer Outstanding Balance (Thousands \$) 23,837

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 28,919

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 52,756

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



NAME OF INSTITUTION	Dercon to be contacted regarding this report:
(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: (for Bank Holding Companies)	1127913
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	
(for Depository institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	43,405
A constant Constant of Constan	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	213,289
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Twerage commercial outstanding squares comments	
Total Outstanding Balance (Thousands \$)	256,694
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:
First BanCorp	Mr. Lawrence Odell
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:	368 San Juan Puerto Rico 2744894 30387 Feb, 2014
20011710011104 1 0 11	168, 2011
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key	4,625,901
Average consumer outstanding balance key	
Average Consumer Outstanding Balance Comment Finance Leases are being included	
Average Commercial Outstanding Balance (Thousands\$)	5,038,953
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Construction and Land are included	
Total Outstanding Balance (Thousands \$)	9,664,854
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	1310
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:	623
· · · · · · · · · · · · · · · · · · ·	Florence
	South Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	53,571
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
_	
Average Commercial Outstanding Balance (Thousands\$)	191,978
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	245,549
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	23.40
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First United Corporation (First United Bank &	Becky Graham
Trust)	
LICT Common and Nivershouse	205
UST Sequence Number:	385 Ookland
City:	Oakland
State: RSSD:	Maryland
(for Bank Holding Companies)	1132672
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	4857
(for Depository Institutions)	
Loon Activity For	Tab 2014
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	397,139
Average Consumer Outstanding Balance (mousailus \$)	331,133
Average Consumer Outstanding Balance Key	
The region of th	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	381,197
Average Commercial Outstanding Balance Key	
Average Communication Contacts with a Delegan Communication	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	778 336
Total Outstalling Bularies (mousulus 4)	7,0,550
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	Develop to the country stand as a suding this way sub-
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Freeport Bancshares, Inc./Midwest Community	Mark H. Wright
Bank	
UST Sequence Number:	1108
City:	Freeport
State:	Illinois
RSSD:	1205585
(for Bank Holding Companies)	1203363
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	19628
(for Depository Institutions)	13020
(tot bepository institutions)	
Loop Activity For	Fab 2014
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	32,282
Average Consumer Outstanding Balance Key	
Consumer loans includes loans in process	s, home equity loans, real estate mortgage loans, overdraft
	er installment loans. This category would also include loans held for
sale.	er mistammente tourist. This category would also mistade touris meta to
sale.	
A C O Laboralita Balance Community	
Average Consumer Outstanding Balance Comment	
Loans are made by the subsidary and not	the holding company.
Average Commercial Outstanding Balance (Thousands\$)	135,759
Average Commercial Outstanding Balance Key	
	development loans, farmland loans, nonfarm/non-residential loans,
	•
multifamily loans, commercial loans and	municipal loans.
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	168,041
5 , , , , , , , , , , , , , , , , , , ,	<u>, </u>
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:
Goldwater Bank, N.A.	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:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	16,243
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	26,259
Twerage commercial datatariang balance (mousainass)	20,233
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
A	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	42,502
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:
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:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	87,011
Average Consumer Outstanding Balance Key	
	uity Lines of Credit, Credit Card Loans , Overdrafts and other
consumer loans	uity Lines of Credit, Credit Card Loans, Overdrans and other
consumer loans	
Average Consumer Outstanding Balance Comment	
Average consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	144,633
Average commercial outstanding balance (mousainss)	144,033
Average Commercial Outstanding Balance Key	
Includes Comm, CommRE, C&D, Ag and A	AG RF
merades commi, committe, cab, ng and r	TO NE
Average Commercial Outstanding Balance Comment	
Twerage commercial outstanding balance comments	
Total Outstanding Balance (Thousands \$)	231,644
Total Catotalian & Dalance (measures 4)	
Total Outstanding Balance Key	
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Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Greer Bancshares Incorporated	John Hobbs
, , , , , , , , , , , , , , , , , , ,	
UST Sequence Number:	355
City:	Greer
State:	South Carolina
RSSD:	30den euronna
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	27413
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	49,262
Average Consumer Outstanding Balance Key	
Loans for personal, family or household u	uses including residential mortgages, home equity, auto, student
loans and other consumer loans.	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	138,046
Average Commercial Outstanding Balance Key	
Loans for commercial and industrial purp	oses to sole proprietorships, partnerships, corporations and other
business enterprises, whether secured or	r unsecured, single-payment or installment. Generally commercial
real estate and commercial/industrial.	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	187,308
Total Outstanding Balance Key	
·	
Total Outstanding Balance Comment	
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 \$)	413,790		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	939,324		
Average Commercial Outstanding Balance Commen	t		
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	1,353,114		
Total Outstanding Balance Rey			
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:
HCSB Financial Corporation (Horry County State Bank)	Loria Barton
UST Sequence Number:	328
City:	
State:	
RSSD:	South caronila
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	54,359
Average consumer outstanding balance (mousailles 3)	34,333
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	201,024
Average commercial Outstanding balance (mousands)	201,024
Average Commercial Outstanding Balance Key	
,	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	255.383
,	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
Series as 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		
City		
State		
RSSD		
(for Bank Holding Companies		
Holding Company Docket Number (for Thrift Holding Companies		
FDIC Certificate Number		
(for Depository Institutions		
Loan Activity For	: Feb, 2014	
Average Consumer Outstanding Balance (Thousands \$) 47,376	
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\$)	77,183	
Average Commercial Outstanding Balance Key		
, , , , , , , , , , , , , , , , , , ,		
Average Commercial Outstanding Balance Comme	nt	
Data provided is MTD Avg, not YTD Avg		
1 5		
Total Outstanding Balance (Thousands \$	124,559	
, , , , , , , , , , , , , , , , , , ,	,	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
Data provided is MTD Avg, not YTD Avg	. Nonaccrual loans are included.	
	The state of the s	
General Market Commentary		
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NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Independence Bank	Walter Braillard, EVP, CFO, 401-471-6320
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:	East Greenwich Rhode Island 57379 Feb, 2014
·	
Average Consumer Outstanding Balance (Thousands \$)	4,588
Average Concumer Outstanding Polance Key	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	21,199
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	25,787
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)	
Loop Activity For	Feb 2014
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	67,681
Average Consumer Outstanding Balance Key	
includes overdraft	
Average Consumer Outstanding Balance Comment	
Werage Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	203,532
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Palance (1)	274 242
Total Outstanding Balance (Thousands \$)	2/1,213
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding	Company Where	e Applicable)
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Person to be contacted regarding this report:

Liberty Shares, Inc	Tamra J Schrader
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:	611 Hinesville Georgia 1086748 Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	47,544
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	294,913
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	i.
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	342,457
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:
Lone Star Bank	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
	30324
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	347
Average consumer outstanding balance (mousailus 3)	347
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	79,948
Average Commercial Outstanding Balance Key	
Twerage commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	80,295
Total Outstanding Dalance (mousands \$)	00,233
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstalluling Dalance Collinient	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Maryland Financial Bank	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:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	3,601
Average Consumer Outstanding Balance Key	
,	
Average Consumer Outstanding Balance Comment	
Average consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	39,450
Average Commercial Outstanding Balance (mousandss)	39,430
Average Commercial Outstanding Delegas Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	43,051
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:

MICCIONI DANIK / COMMALINITY DANICCHAREC	DARRELL LAUTARET
MISSION BANK / COMMUNITY BANCSHARES,	DARRELL LAUTARET
INC.	
UST Sequence Number:	1226
City:	KINGMAN
State:	Arizona
RSSD:	3392443
(for Bank Holding Companies)	3332113
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57137
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
200111101111111111111111111111111111111	163) 2011
Average Consumer Outstanding Palance (The count it)	11 702
Average Consumer Outstanding Balance (Thousands \$)	11,703
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	
Therage consumer cuestanding building comment	
A construction of the particular and the particular	F0.270
Average Commercial Outstanding Balance (Thousands\$)	50,278
Average Commercial Outstanding Balance Key	
Includes all CRE, 1-4 R/E-business purpos	se, land, Ag, multi-family and other commercial loans (ucc filings,
equipment, cd secured, unsecured etc.)	
Average Commercial Outstanding Balance Comment	
Total O. Lata all'an Balanca anno	C4 004
Total Outstanding Balance (Thousands \$)	61,981
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Compared Mankat Compared at 1	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company W	here Applicable)
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Person to be contacted regarding this report:

NBRS Financial Bank	Steve Bradley
UST Sequence Number:	Rising Sun Maryland 4862 Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	46,720
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	89,403
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	136,123
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Old Second National Bank	Alfonso Villa
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:	489 Aurora Illinois
Average Consumer Outstanding Balance (Thousands \$)	257,580
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	845,536
Werage commercial outstanding balance key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	1,103,116
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) Kenneth Tse **OneUnited Bank** UST Sequence Number: 97 City: **Boston** Massachusetts State: RSSD: (for Bank Holding Companies) **Holding Company Docket Number:** (for Thrift Holding Companies) FDIC Certificate Number: 23966 (for Depository Institutions) Loan Activity For: Feb, 2014 Average Consumer Outstanding Balance (Thousands \$) 339,937 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\$) 21,128

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 \$) 361,065

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



NAIVIE OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Popular, Inc.	José Méndez
ropular, inc.	JOSE INICITALEZ
LICT Common Number	117
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:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	12,037,311
5 - 10 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	
Average Consumer Outstanding Balance Key	
	abile and leases. Includes both leans in partfalia and leans hold for
	obile and leases. Includes both loans in portfolio and loans held for
sale.	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	12,456,461
Average Commercial Outstanding Balance Key	
Comm. and const. loans in portfolio and l	loans hald for sale
Collini. and Collst. loans in portiono and i	idalis field for sale.
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	24,493,772
Total Outstanding Balance Key	
Total Gutstallang Bulance Rey	
Total Outstanding Release Comment	
Total Outstanding Balance Comment	
General Market Commentary	
·	



	1910
NAME OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable) Prairie Star Bancshares, Inc. / Bank of the	Chris Donnelly, CEO
Prairie Star Bancsnares, Inc. 7 Bank of the	Citi's Doffilelly, CLO
Traine	
UST Sequence Number:	940
City:	Olathe
State:	Kansas
RSSD:	1058624
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	4525
FDIC Certificate Number: (for Depository Institutions)	4626
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	14,969
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
	40.047
Average Commercial Outstanding Balance (Thousands\$)	43,247
Average Commercial Outstanding Palance Koy	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	•
Twerage commercial outstanding balance comment	
Total Outstanding Balance (Thousands \$)	58,216
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:
Regent Bancorp, Inc.	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)	
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	48,854
Average Consumer Outstanding Balance Key	
Twerage consumer outstanding balance key	
Average Consumer Outstanding Polonce Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	231,905
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Average commercial outstanding balance comment	
T	200 750
Total Outstanding Balance (Thousands \$)	280,759
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Ivial Ret Commentally	



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:	512 Narberth Pennsylvania 2324429 Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	41,923
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	330,349
Twerage commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	372,272
Total Outstalluling balance key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

Person to be contacted regarding this report:

ecurant Bank & Trust	Jeffrey M. Dereszynski

UST Sequence Number: 1082 Milwaukee City: Wisconsin State:

RSSD:

(for Bank Holding Companies) Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: (for Depository Institutions)

12515

Loan Activity For: Feb, 2014

Average Consumer Outstanding Balance (Thousands \$) 18,703

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\$) 122,723

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 \$) 141,426

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:

St. Johns Bancshares, Inc.	Brad Muhlke, Senior V.P. (314)	4) 428-1059, Ext.	
UST Sequence Number Cit Stat RSSI (for Bank Holding Companie Holding Company Docket Number (for Thrift Holding Companie FDIC Certificate Number (for Depository Institution	y: Saint Louis e: Missouri D: 1096587 er: ess) er: ess)		
Average Consumer Outstanding Balance (Thousands	\$) 27,280		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Commer	nt		
Average Commercial Outstanding Balance (Thousands	s\$) 169,920		
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Commo	ent		
Total Outstanding Balance (Thousands	\$) 197,200		
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:

Suburban Illinois Bancorp, Inc./Suburban Bank & Trust	Wayne Pavlicek
Q 17430	
•	1289
· •	Elmhurst
State: RSSD:	Illinois 2327541
(for Bank Holding Companies)	2327341
Holding Company Docket Number:	
(for Thrift Holding Companies) FDIC Certificate Number:	20443
(for Depository Institutions)	20113
	5 1 2244
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	53,559
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Polones	247.624
Average Commercial Outstanding Balance (Thousands\$)	247,624
Average Commercial Outstanding Balance Key	
Average Communical Outstanding Polemas Community	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	301,183
Total Outstanding Dalamas Kan	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
Selected Warker 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

Bankshares corporation;	
UST Sequence Number:	1273
City:	Baltimore
State:	Maryland
RSSD:	· · · · · · · · · · · · · · · · · · ·
	2008130
(for Bank Holding Companies)	n/a
Holding Company Docket Number: (for Thrift Holding Companies)	li/a
FDIC Certificate Number:	24015
(for Depository Institutions)	24013
(ioi bepository institutions)	
Loop Activity For	Tab 2014
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	28,426
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Twerage consumer outstanding balance comment	
	100 700
Average Commercial Outstanding Balance (Thousands\$)	126,728
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Palanco (The count of	155 154
Total Outstanding Balance (Thousands \$)	155,154
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
Centeral 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) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	782 Miami Florida 57369
Average Consumer Outstanding Balance (Thousands \$)	86,215
Average Consumer Outstanding Balance Key	
	tion, home equity, other consumer and overdrafts
	den, neme equity, earer container and ever all and
Average Consumer Outstanding Balance Comment	
increase from January due to higher real	octate consumer leans
Average Commercial Outstanding Balance (Thousands\$)	640,139
Average Commercial Outstanding Balance Key	
Commercial, Commercial Real Estate, mu	inicipal and loans to foreign banks
	, , , , , , , , , , , , , , , , , , ,
Average Commercial Outstanding Balance Comment	
Decrease from January due to a decrease	e in real estate commercial loans.
Total Outstanding Balance (Thousands \$)	726,354
Total Outstanding Balance Key	
Total Catotaliang Balance Rey	
Total Outstanding Balance Comment	
General Market Commentary	
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NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report.
Universal Bancorp (Bloomfield State Bank)	William B McNeely
,	•
LICT Common Number	1107
UST Sequence Number:	1197
City:	Bloomfield
State:	Indiana
RSSD:	1067511
(for Bank Holding Companies)	1007311
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Feb, 2014
Average Consumer Outstanding Balance (Thousands \$)	55,496
Average Consumer Outstanding Dalance (mousands \$)	33,430
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average consumer Outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	199,647
	· · · · · · · · · · · · · · · · · · ·
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Rey	
Average Commercial Outstanding Balance Comment	
Tatal Outstanding Dalamas (m. 1914)	255 442
Total Outstanding Balance (Thousands \$)	255,143
Total Outstanding Balance Key	
Total Outstanding Palance Comment	
Total Outstanding Balance Comment	
General Market Commentary	
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NAME OF INSTITUTION		
(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	
Sequence Number 600)	mugent@sbota.com	
LICT Common Number	660	
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:	Feb, 2014	
Average Consumer Outstanding Balance (Thousands \$)	82,483	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Palance Comment		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	300,437	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comment	•	
The rage commercial outstanding balance comment		
Total Outstanding Dalamas (c.)	202 020	
Total Outstanding Balance (Thousands \$)	382,920	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		
General Market Commentary		