

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st Financial Services Corporation

Person to be contacted regarding this report:

Holly Schreiber, CFO (828-697-3106)
(hschreiber@mountain1st.com)

UST Sequence Number:

2

City:

Hendersonville

State:

North Carolina

RSSD:

3715257

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

135,779

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

254,970

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

390,749

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

21st Century Bank/Crosstown Holding Company

Person to be contacted regarding this report:

Sarah Nelson, SVP/Cashier

UST Sequence Number:	456
City:	Blaine
State:	Minnesota
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	9751
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 36,742

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 232,966

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 269,708

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alarion Bank (parent holding company is
Alarion Financial Services, Inc.)

Person to be contacted regarding this report:

Matthew Ivers

UST Sequence Number: 378

City: Ocala

State: Florida

RSSD: 3382891

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57845

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 52,457

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 115,037

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 167,494

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alliance Financial Services, Inc.

Person to be contacted regarding this report:

Stephen C. Byelick, Jr.

UST Sequence Number:

1253

City:

St Paul

State:

Minnesota

RSSD:

1127146

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

53,369

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

406,315

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

459,684

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alliance National Bank

Person to be contacted regarding this report:

Jeff T. McDonald

UST Sequence Number: 1268

City: Dalton

State: Georgia

RSSD: 3187751

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 35173

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 10,884

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 71,466

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 82,350

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

AmFirst Financial Services, Inc.

Person to be contacted regarding this report:

Mark C. Korell

UST Sequence Number: 1320

City: McCook

State: Nebraska

RSSD: 1059676

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5417

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 28,617

Average Consumer Outstanding Balance Key

Includes certain loans secured by 1-4 family properties which have a business purpose.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 139,624

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 168,241

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Anchor Bancorp Wisconsin Inc

Person to be contacted regarding this report:

Ellen K. Olson

UST Sequence Number: 193

City: Madison

State: Wisconsin

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H1972

(for Thrift Holding Companies)

FDIC Certificate Number: 29979

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 1,022,841

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 823,934

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,846,775

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Annapolis Bancorp, Inc.

Person to be contacted regarding this report:

Margaret Theiss Faison

UST Sequence Number: 482

City: Annapolis

State: Maryland

RSSD: 1472257

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 32740

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 88,963

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 192,022

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 280,985

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Avidbank (formerly The Private Bank of the Peninsula), (subsidiary of Avidbank Holdings, Inc.)

Person to be contacted regarding this report:

Steve Leen, CFO, 650-843-2204

UST Sequence Number:

331

City:

Palo Alto

State:

California

RSSD:

3680980

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57510

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

19,519

Average Consumer Outstanding Balance Key

Home equity lines of credit, single family residence 1st and junior liens, lines of credit, overdrafts, installment loans and overdraft protection lines of credit

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

226,990

Average Commercial Outstanding Balance Key

Construction, commercial real estate, commercial, and asset based loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

246,509

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BancStar, Inc.

Person to be contacted regarding this report:

Thomas H. Keiser

UST Sequence Number:

768

City:

Festus

State:

Missouri

RSSD:

1097445

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

80,638

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

113,823

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

194,461

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Sold one of our 4 banks in January.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of George

Person to be contacted regarding this report:

T. Ryan Sullivan

UST Sequence Number: 876

City: Las Vegas

State: Nevada

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58626

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 9,608

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 56,938

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 66,546

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of Southern California, N.A. (formerly First Business Bank NA)

Person to be contacted regarding this report:

Rio Simon

UST Sequence Number: 1020

City: San Diego

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 4,154

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 146,232

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 150,386

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of the Carolinas

Person to be contacted regarding this report:

Vickie S. Madison

UST Sequence Number: 1008

City: Mocksville

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34903

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 82,600

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 182,517

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 265,117

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bankers' Bank of the West

Person to be contacted regarding this report:

Karen Milano

UST Sequence Number:

503

City:

Denver

State:

Colorado

RSSD:

2249401

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

23210

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

323

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\$)

158,377

Average Commercial Outstanding Balance Key

The commercial loans include all loans except consumer loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

158,700

Total Outstanding Balance Key

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

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BankTrust

Person to be contacted regarding this report:

Lisa Warren

UST Sequence Number:

131

City:

Mobile

State:

Alabama

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

26607

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

274,905

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

871,616

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,146,521

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BCB HOLDING COMPANY INC AND BAY BANK

Person to be contacted regarding this report:

SUSAN UNDERWOOD

UST Sequence Number: 1084

City: MOBILE

State: Alabama

RSSD: 2821441

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34872

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 10,967

Average Consumer Outstanding Balance Key

CONSUMER LOANS

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 34,531

Average Commercial Outstanding Balance Key

COMMERCIAL LOANS

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 45,498

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

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

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Biscayne Bancshares Inc

Person to be contacted regarding this report:

Jean-Marie Florestal

UST Sequence Number:

1141

City:

Coconut Grove

State:

Florida

RSSD:

3899456

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

103,945

Average Consumer Outstanding Balance Key

Includes loans secured by 1-4 family properties, home equity lines, and other consumer loans (autos, boats, personal)

Average Consumer Outstanding Balance Comment

Growth of loans enhanced by additional capital (TARP)

Average Commercial Outstanding Balance (Thousands\$)

123,235

Average Commercial Outstanding Balance Key

Includes loans secured by commercial and multifamily buildings, unsecured loans to businesses, but excludes loans secured by land

Average Commercial Outstanding Balance Comment

Growth of loans enhanced by additional capital (TARP)

Total Outstanding Balance (Thousands \$)

227,180

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BNB Bank, National Association

Person to be contacted regarding this report:

Richard C. Palmer

UST Sequence Number: 926

City: Fort Lee

State: New Jersey

RSSD: 1398973

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26790

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

218,506

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 218,506

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Boscobel Bancorp Inc (Community First Bank)

Person to be contacted regarding this report:

Dennis Hamilton

UST Sequence Number:

857

City:

Boscobel

State:

Wisconsin

RSSD:

1492291

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

11595

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

55,408

Average Consumer Outstanding Balance Key

Average monthly balance for consumer, residential real estate, credit cards and all overdrafts

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

83,630

Average Commercial Outstanding Balance Key

Average Monthly balance of total loans less balance reported in consumer loans prior to allowance for loans and lease losses

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

139,038

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Loan demand continues to be soft in all areas of lending.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bridgeview Bank Group

Person to be contacted regarding this report:

Don Kerstein

UST Sequence Number:

253

City:

Chicago

State:

Indiana

RSSD:

1209145

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

21122

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

146,636

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

533,819

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

680,455

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Brogan Bankshares, Inc./The Bank of Kaukauna, Inc.

Person to be contacted regarding this report:

Paul J. Bachhuber

UST Sequence Number:	978
City:	Kaukauna
State:	Wisconsin
RSSD:	1202744
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	15228
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 17,001

Average Consumer Outstanding Balance Key

Consumer Real Estate Consumer loans, (auto, personal), DDA, Credit Cards, Home Equity Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 58,189

Average Commercial Outstanding Balance Key

Commercial Loans, Commercial Real Estate , Over Draft

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 75,190

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Business Bancshares, Inc. / The Business Bank
of St. Louis

Person to be contacted regarding this report:

Brian Leeker, CFO 314-556-6788

UST Sequence Number:	1077
City:	Clayton
State:	Missouri
RSSD:	3189728
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57358
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 15,762

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 370,895

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 386,657

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to be contacted regarding this report:

CATE RIGGS

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

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 9,475

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 44,727

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 54,202

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Carolina Bank Holdings, Inc.

Person to be contacted regarding this report:

Allen Liles

UST Sequence Number: 338

City: Greensboro

State: North Carolina

RSSD: 2943473

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34348

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 200,916

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 373,581

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 574,497

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Cathay General Bancorp

Person to be contacted regarding this report:

Heng W. Chen, Executive Vice President and
Chief

UST Sequence Number:	103
City:	El Monte
State:	California
RSSD:	595869
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	18503
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 1,354,186

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 6,050,867

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 7,405,053

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CedarStone Bank

Person to be contacted regarding this report:

Pam Peercy

UST Sequence Number:

647

City:

Lebanon

State:

Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57684

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

40,848

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

63,209

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

104,057

Total Outstanding Balance Key

Total Outstanding Balance Comment

New loans made for the month totaled \$3,508,000. Loans paid out for the month totaled \$715,000.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Chambers Bank./Chambers Bancshares

Person to be contacted regarding this report:

Philip Alexander

UST Sequence Number: 1037

City: Danville

State: Arkansas

RSSD: 1141487

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5615

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 101,609

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 398,769

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 500,378

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Citizens Bank & Trust Co.

Person to be contacted regarding this report:

Stephanie Couture

UST Sequence Number: 980

City: Covington

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16417

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 18,565

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 51,182

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 69,747

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CITIZENS COMMERCE NATIONAL BANK

Person to be contacted regarding this report:

MICHELLE OXLEY, PRESIDENT & CEO

UST Sequence Number: 547

City: VERSAILLES

State: Kentucky

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34256

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 47,640

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 57,994

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 105,634

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens First Bank

Person to be contacted regarding this report:

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

UST Sequence Number:

339

City:

Bowling Green

State:

Kentucky

RSSD:

2750952

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35022

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

84,386

Average Consumer Outstanding Balance Key

By GL Code

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

213,340

Average Commercial Outstanding Balance Key

By GL Code

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

297,726

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Citizens Republic Bancorp

Person to be contacted regarding this report:

Lisa McNeely

UST Sequence Number:	116
City:	Flint
State:	Michigan
RSSD:	1205688
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 2,348,334

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,898,762

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 5,247,096

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

City National Bank of New Jersey

Person to be contacted regarding this report:

Paul Maisch

UST Sequence Number: 840

City: Newark

State: New Jersey

RSSD: 1048849

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 21111

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 23,674

Average Consumer Outstanding Balance Key

248307

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 148,707

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 172,381

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Coastal Banking Company

Person to be contacted regarding this report:

Stephanie Vinzant

UST Sequence Number:

90

City:

Fernandina Beach

State:

Florida

RSSD:

2855905

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

239,869

Average Consumer Outstanding Balance Key

This Category includes Construction Loans, HELOC'S Mortgages, Lot Loans, Mortgages Held for Sale, and Other Consumer Loans

Average Consumer Outstanding Balance Comment

This total includes 1-4 Family Residential Mortgages Held for Sale for \$157,035 In comparison for the time period Dec 07- Nov 08, the average monthly balance for these loans was \$21,737. This is 12 months prior to the receipt of TARP funds.

Average Commercial Outstanding Balance (Thousands\$)

151,669

Average Commercial Outstanding Balance Key

This Category includes Construction Loans, Farmland, Mortgages, Agricultural Loans, Municipality Loans, Other Commercial Loans and Lines of Credit

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

391,538

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Colony Bankcorp, Inc.

Person to be contacted regarding this report:

Terry Hester

UST Sequence Number:

259

City:

Fitzgerald

State:

Georgia

RSSD:

1085170

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

233,265

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

492,496

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

725,761

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Commonwealth Business Bank

Person to be contacted regarding this report:

Suyong Kim

UST Sequence Number: 57

City: Los Angeles

State: California

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 57873

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 3,491

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 381,701

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 385,192

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bankers Trust Corporation

Person to be contacted regarding this report:

Bruce E. Thomas

UST Sequence Number:

113

City:

Glen Allen

State:

Virginia

RSSD:

3687046

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

8675

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

231,140

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

444,341

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

675,481

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First Bank & Community First Bancshares, Inc.

Person to be contacted regarding this report:

Ann Main

UST Sequence Number: 1051

City: Harrison

State: Arkansas

RSSD: 2754585

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34611

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 138,735

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 210,375

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 349,110

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First, Inc.

Person to be contacted regarding this report:

Jon Thompson, Controller

UST Sequence Number: 330

City: Columbia

State: Tennessee

RSSD: 3108194

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35165

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 126,923

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 179,509

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 306,432

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community West Bank/Community West Bancshares

Person to be contacted regarding this report:

Steven A. Rosso

UST Sequence Number: 82

City: Goleta

State: California

RSSD: 1412712

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27572

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 213,694

Average Consumer Outstanding Balance Key

This information is obtained from the bank's general ledger. Consumer loans include residential mortgage loans, manufactured housing loans, home equity lines, consumer loans and overdraft protection facilities.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 248,147

Average Commercial Outstanding Balance Key

This information is obtained from the bank's general ledger. Commercial loans include construction loans, commercial real estate loans, business loans and SBA guaranteed loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 461,841

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CRAZY WOMAN CREEK BANCORP INC.

Person to be contacted regarding this report:

CAROLYN KAISER

UST Sequence Number:

673

City:

BUFFALO

State:

Wyoming

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

3903

(for Thrift Holding Companies)

FDIC Certificate Number:

29696

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

28,431

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\$)

50,677

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

79,108

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Crescent Financial Bancshares, Inc.

Person to be contacted regarding this report:

Terry Earley

UST Sequence Number:

201

City:

Raleigh

State:

North Carolina

RSSD:

3027709

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

206,420

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

577,677

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

784,097

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Does not include \$(4,856) (in thousands) of average unprocessed loans for the month of January 2013.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CSRA Bank Corp. (First State Bank)

Person to be contacted regarding this report:

Joseph E. Gore, President

UST Sequence Number: 657
City: Wrens
State: Georgia
RSSD: 1493672
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 19163
(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 27,469

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 26,509

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 53,978

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Duke Financial Group Inc.

Person to be contacted regarding this report:

Brenda Coulter, VP & CFO

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

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 35,535

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 256,402

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 291,937

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Eastern Virginia Bankshares, Inc

Person to be contacted regarding this report:

Joan Sumner

UST Sequence Number:	250
City:	Tappahannock
State:	Virginia
RSSD:	2626691
(for Bank Holding Companies)	
Holding Company Docket Number:	000-23565
(for Thrift Holding Companies)	
FDIC Certificate Number:	11584
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 268,878

Average Consumer Outstanding Balance Key

Consumer Construction, residential real estate, consumer loans, credit card HELOCs, Other loans and loan process

Average Consumer Outstanding Balance Comment

Total average consumer loans decreased \$5.6 million from December's average consumer loans. Decreases were noted in all consumer categories and particularly in Residential R/E lending and Loan process accounts with decreases of \$2.3 million and \$2.1

Average Commercial Outstanding Balance (Thousands\$) 408,341

Average Commercial Outstanding Balance Key

Commercial Loans, Commercial Real estate, Ag & farmland, commercial construction

Average Commercial Outstanding Balance Comment

Total average commercial loans decreased \$8.3 million from December's average balance. Decreases were noted in all commercial loan balances except for a small increase in Agricultural and Farmland lending. Decreases were primarily in commercial real esta

Total Outstanding Balance (Thousands \$) 677,219

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

F&M Bancshares, Inc

Person to be contacted regarding this report:

Laura L McAlexander

UST Sequence Number: 650

City: Trezevant

State: Tennessee

RSSD: 1135806

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 8439

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 93,381

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 143,264

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 236,645

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers Enterprises, Inc. / Farmers Bank & Trust, N.A.

Person to be contacted regarding this report:

Steve B. Kummer

UST Sequence Number:	1237
City:	Great Bend
State:	Kansas
RSSD:	482156
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	17614
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 72,811

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 175,735

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 248,546

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FC Holdings, Inc

Person to be contacted regarding this report:

Steve Barta, Assistant Controller/SVP

UST Sequence Number: 1180

City: Houston

State: Texas

RSSD: 3309629

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 26435

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 167,382

Average Consumer Outstanding Balance Key

Includes OD Loans

Average Consumer Outstanding Balance Comment

Increase due to growth in mortgage loans.

Average Commercial Outstanding Balance (Thousands\$) 222,440

Average Commercial Outstanding Balance Key

Includes Gross Loans in progress and muni loans

Average Commercial Outstanding Balance Comment

Increase due to growth in commercial loans.

Total Outstanding Balance (Thousands \$) 389,822

Total Outstanding Balance Key

All loan Amts included reflect loans made by subsidiary bank and not holding company

Total Outstanding Balance Comment

Net increase due to increase in mortgage and commercial loans.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Fidelity Federal Bancorp

Person to be contacted regarding this report:

Diane T. Tabor, FVP & CAO, United Fidelity Bank

UST Sequence Number:	826
City:	Evansville
State:	Indiana
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	H--2204
(for Thrift Holding Companies)	
FDIC Certificate Number:	29566
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 19,355

Average Consumer Outstanding Balance Key

Includes 1-4 family, HELOC, Auto

Average Consumer Outstanding Balance Comment

Loans originated by depository

Average Commercial Outstanding Balance (Thousands\$) 42,620

Average Commercial Outstanding Balance Key

Includes C&I, CRE, & Multi-family

Average Commercial Outstanding Balance Comment

Loans originated by depository institution

Total Outstanding Balance (Thousands \$) 61,975

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Loan demand for commercial and consumer loans continues to be weak in 2013.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Alliance Bank and First Alliance Bancshares, Inc.

Person to be contacted regarding this report:

Melanie L. Cooley

UST Sequence Number: 1209

City: Cordova

State: Tennessee

RSSD: 3640041

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35245

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 14,389

Average Consumer Outstanding Balance Key

Actual 1-4 family construction, heloc, 1-4 family ce , 1-4 family vacation, 1-4 family jr. lien, revolving, other consumer and other loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 81,811

Average Commercial Outstanding Balance Key

Actual all other

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 96,200

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

1312013 new consumer loans \$66,148.00 commitment and \$65,980.00 current balance. 1312013 paid out consumer loans \$3,199.93. 1312013 new commercial loans \$1,356,573.17 commitment and \$325,192.79 current balance. 1312013 paid out commercial loans \$382,2

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First BanCorp

Person to be contacted regarding this report:

Mr. Lawrence Odell

UST Sequence Number: 368

City: San Juan

State: Puerto Rico

RSSD: 2744894

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 30387

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 4,819,601

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Finance Leases are being included

Average Commercial Outstanding Balance (Thousands\$) 5,261,362

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Construction and Land are included

Total Outstanding Balance (Thousands \$) 10,080,963

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Banks, Inc.

Person to be contacted regarding this report:

Lisa K. Vansickle (314) 592-6603

UST Sequence Number: 446

City: St. Louis

State: Missouri

RSSD: 1118797

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12229

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 1,057,766

Average Consumer Outstanding Balance Key

Consumer Loans include loans used for personal, family, or household uses including residential mortgages, Home Equity, Loans Held for Sale and Other Consumer loans such as automobile and other similar consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,837,507

Average Commercial Outstanding Balance Key

Commercial Loans include loans for commercial and industrial purposes, whether secured or unsecured, single-payment, or installment. They also include loans to individuals for commercial, industrial, and professional purposes. These loans include Commerc

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,895,273

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Average consumer loans decreased \$18.3 million during January 2013 (as compared to December 2012). The decrease was primarily attributable to decreases in average loans held for sale of \$8.5 million, residential real estate loans of \$7.5 million and avera

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Federal Savings and Loan Association of
Charleston (First Financial Holdings, Inc.)

Person to be contacted regarding this report:

Reneé M. Dash (843)529-5647

UST Sequence Number:

110

City:

North Charleston

State:

South Carolina

RSSD:

0

(for Bank Holding Companies)

Holding Company Docket Number:

H1214

(for Thrift Holding Companies)

FDIC Certificate Number:

28994

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

1,812,743

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

673,902

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,486,645

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

New loan production for the month of January included approximately \$65 million of new mortgage loans, a \$4.7 million decrease from December's production. January's production also included \$11.5 million in other consumer loans, a \$1.2 million increase f

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Financial Service Corporation

Person to be contacted regarding this report:

Vicky Williams

UST Sequence Number:

342

City:

Elizabethtown

State:

Kentucky

RSSD:

3150997

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

28610

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

235,296

Average Consumer Outstanding Balance Key

1-4 residential loans, home equity loans, other consumer loans, auto loans, credit card loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

288,608

Average Commercial Outstanding Balance Key

Commercial and industrial loans, construction and land loans, farm loans, commercial real estate loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

523,904

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST INTERCONTINENTAL BANK

Person to be contacted regarding this report:

JACK BYUN

UST Sequence Number:

943

City:

DORAVILLE

State:

Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34998

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

2,706

Average Consumer Outstanding Balance Key

PERSONAL LOC, HELOC, AUTO LOAN, CD / SAVING SECURED LOAN, UNSECURED LOAN

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

196,533

Average Commercial Outstanding Balance Key

COMMERCIAL R/E, COMMERCIAL TERM, SBA, R/E CONSTRUCTION, COMMERCIAL LOC, OVERDRAFT-DDA

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

199,239

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

First Reliance Bancshares, Inc

Person to be contacted regarding this report:

Jeff Paolucci, CFO

UST Sequence Number: 623

City: Florence

State: South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 56,535

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 212,603

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 269,138

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Southwest Bank

Person to be contacted regarding this report:

Tonya Owsley

UST Sequence Number:

666

City:

ALAMOSA

State:

Colorado

RSSD:

3228681

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57741

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

32,691

Average Consumer Outstanding Balance Key

Includes all Consumer & Mtg

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

118,350

Average Commercial Outstanding Balance Key

Includes all CML & AG

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

151,041

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Trust Corporation

Person to be contacted regarding this report:

R. Leigh Barker

UST Sequence Number: 967

City: New Orleans

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 94,226

Average Consumer Outstanding Balance Key

1-4Family RE Loans, Tuition Loans, Credit Card, Overdrafts, net of Unearned income, gross of allowance

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 463,696

Average Commercial Outstanding Balance Key

Commercial RE, Commercial Loans, net of Loans in Proce

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 557,922

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First United Corporation (First United Bank & Trust)

Person to be contacted regarding this report:

Becky Graham

UST Sequence Number: 385

City: Oakland

State: Maryland

RSSD: 1132672

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4857

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 399,616

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 426,308

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 825,924

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Western Financial

Person to be contacted regarding this report:

Taren Kempf

UST Sequence Number:

695

City:

Denver

State:

Colorado

RSSD:

3189906

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

172,831

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

360,920

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

533,751

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Flagstar Bancorp, Inc

Person to be contacted regarding this report:

Danielle Tatum

UST Sequence Number: 317

City: Troy

State: Michigan

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2224

(for Thrift Holding Companies)

FDIC Certificate Number: 8412

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 9,555,753

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,649,676

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 11,205,429

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Flagstar Bancorp originated \$4,824,853,684 in loans year to date as of Jan 2013. In June 2011 we completed a reclass of all repurchased loans with government guarantees. These loans moved from Other Assets to a new line item in the loans section labeled

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Florida Bank Group, Inc. (HC) and Florida Bank
(Sub)

Person to be contacted regarding this report:

Mary A. Whitaker

UST Sequence Number:	1296
City:	Tampa
State:	Florida
RSSD:	3557626
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	26280
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 85,541

Average Consumer Outstanding Balance Key

month end balances

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 303,171

Average Commercial Outstanding Balance Key

month end balances

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 388,712

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Freeport Bancshares, Inc./Midwest Community Bank

Person to be contacted regarding this report:

Mark H. Wright

UST Sequence Number: 1108

City: Freeport

State: Illinois

RSSD: 1205585

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19628

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 42,096

Average Consumer Outstanding Balance Key

Consumer loans includes loans in process, home equity loans, real estate mortgage loans, overdraft protection loans/overdrafts and consumer installment loans. This category would also include loans held for sale.

Average Consumer Outstanding Balance Comment

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

Average Commercial Outstanding Balance (Thousands\$) 122,053

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 164,149

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Front Range Bank/Omega Capital Holding Co.

Person to be contacted regarding this report:

Becca Fleming

UST Sequence Number:	1048
City:	Lakewood
State:	Colorado
RSSD:	3559198
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34401
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 44,453

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 42,863

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 87,316

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Georgia Primary Bank

Person to be contacted regarding this report:

Kimberly Russo-Alesi

UST Sequence Number: 1144

City: Atlanta

State: Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58523

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

129

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

129

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Gold Canyon Bank

Person to be contacted regarding this report:

Michael J. Day

UST Sequence Number: 1254

City: Gold Canyon

State: Arizona

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 9,694

Average Consumer Outstanding Balance Key

Revolving 1-4 Family, Closed End 1-4 Family, Consumer Loans, Overdraft Protection

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 16,873

Average Commercial Outstanding Balance Key

Construction, Multifamily Residential, NonFarm NonResidential, Commercial and Industrial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 26,567

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Goldwater Bank, N.A.

Person to be contacted regarding this report:

Robert Simpson

UST Sequence Number: 545

City: Scottsdale

State: Arizona

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58405

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 47,384

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 36,831

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 84,215

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Great River Holding Company

Person to be contacted regarding this report:

Dan Nelson

UST Sequence Number: 1277

City: Baxter

State: Minnesota

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H3992

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 87,810

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 135,696

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 223,506

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Green Circle Investments, Inc. / Peoples Trust & Savings Bank

Person to be contacted regarding this report:

Michael R. Segner

UST Sequence Number:

725

City:

Clive

State:

Iowa

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

14692

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

29,194

Average Consumer Outstanding Balance Key

Cons - 4,939 Cons RE - 24,255

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

126,823

Average Commercial Outstanding Balance Key

Com - 13,224 Com RE- 52,230

Average Commercial Outstanding Balance Comment

Ag - 20,358 Ag RE - 41,011

Total Outstanding Balance (Thousands \$)

156,017

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Greer Bancshares Incorporated

Person to be contacted regarding this report:

John Hobbs

UST Sequence Number: 355

City: Greer

State: South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27413

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 48,128

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 147,838

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 195,966

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Guaranty Bank

Person to be contacted regarding this report:

Sheri Biser, EVP

UST Sequence Number:

422

City:

SPRINGFIELD

State:

Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

28670

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

56,944

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

411,013

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

467,957

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hampton Roads Bankshares (Bank of Hampton Roads)

Person to be contacted regarding this report:

Christina Enesey

UST Sequence Number:

236

City:

Virginia Beach

State:

Virginia

RSSD:

3012554

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27125

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

451,312

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

980,828

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,432,140

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hawthorn Bancshares, Inc. (Hawthorn Bank)

Person to be contacted regarding this report:

Paul M. Gerling Vice President & Accounting Officer

UST Sequence Number:	264
City:	JEFFERSON CITY
State:	Missouri
RSSD:	2038409
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	10619
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 164,426

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 679,490

Average Commercial Outstanding Balance Key

Commercial Loans include both agricultural production and agricultural real estate loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 843,916

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HCSB Financial Corporation (Horry County State Bank)

Person to be contacted regarding this report:

Loria Barton

UST Sequence Number:

328

City:

Loris

State:

South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

55,826

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

244,961

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

300,787

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Heritage Oaks Bancorp

Person to be contacted regarding this report:

Tim Calabretta, SVP, Controller

UST Sequence Number:

607

City:

Paso Robles

State:

California

RSSD:

2253529

(for Bank Holding Companies)

Holding Company Docket Number:

N/A

(for Thrift Holding Companies)

FDIC Certificate Number:

24229

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

128,543

Average Consumer Outstanding Balance Key

Consumer Loans Include: 1-4 Family, Farmland, Multifamily, Installment, Home equity lines of credit, Credit Cards, and Overdraft.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

556,737

Average Commercial Outstanding Balance Key

Commercial Loans Include: Construction and Land, Agricultural, Commercial and Industrial, and Commercial.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

685,280

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Highlands Independent Bancshares, Inc.
(Highlands Independent Bank)

Person to be contacted regarding this report:

Larissa Dearce

UST Sequence Number: 780

City: Sebring

State: Florida

RSSD: 659538

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26428

(for Depository Institutions)

Loan Activity For: Jan, 2013

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

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\$) 85,559

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 \$) 139,386

Total Outstanding Balance Key

Total Outstanding Balance Comment

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

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HomeTown Bank of Alabama (HomeTown Bancorp of Alabama Inc)

Person to be contacted regarding this report:

Patti Young

UST Sequence Number: 756

City: Oneonta

State: Alabama

RSSD: 3451603

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57540

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 78,094

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 76,677

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 154,771

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

IBT Bancorp (Independent Bank of Texas)

Person to be contacted regarding this report:

Heather Taylor

UST Sequence Number: 960
City: Irving
State: Texas
RSSD: 3129881
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 57476
(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 5,900

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 69,299

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 75,199

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Independence Bank

Person to be contacted regarding this report:

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

UST Sequence Number: 203

City: East Greenwich

State: Rhode Island

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57379

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 6,324

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 21,492

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 27,816

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Independent Bank

Person to be contacted regarding this report:

Dean Morse

UST Sequence Number:

182

City:

Ionia

State:

Michigan

RSSD:

636771

(for Bank Holding Companies)

Holding Company Docket Number:

1201925

(for Thrift Holding Companies)

FDIC Certificate Number:

27811

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

837,197

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

614,659

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,451,856

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Indiana Community Bankcorp/ 3390935 (Bank of Indiana, N.A.)

Person to be contacted regarding this report:

Angel Nickle

UST Sequence Number: 928

City: Dana

State: Indiana

RSSD: 3090935

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4331

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 5,104

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 41,020

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 46,124

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Intermountain Community Bancorp

Person to be contacted regarding this report:

Leanna Cox, Controller 208-265- 3304

UST Sequence Number:

62

City:

Sandpoint

State:

Idaho

RSSD:

2634490

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

77,230

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

447,998

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

525,228

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Intervest Bancshares Corporation

Person to be contacted regarding this report:

John J. Arvonio

UST Sequence Number: 316

City: New York

State: New York

RSSD: 2049302

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35011

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 396

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 845,182

Average Commercial Outstanding Balance Key

Includes land loans of \$6,605

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 845,578

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Bank Inc / Liberty Bank

Person to be contacted regarding this report:

Veronica Watkins 817-479-1053

UST Sequence Number:	1326
City:	Hurst
State:	Texas
RSSD:	3716151
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	26457
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 63,583

Average Consumer Outstanding Balance Key

includes overdraft

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 170,877

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 234,460

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Shares, Inc

Person to be contacted regarding this report:

Tamra J Schrader

UST Sequence Number:

611

City:

Hinesville

State:

Georgia

RSSD:

1086748

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

58,742

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

365,610

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

424,352

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LNB Bancorp, Inc. Lorain National Bank

Person to be contacted regarding this report:

Ash Khatib

UST Sequence Number:

91

City:

Lorain

State:

Ohio

RSSD:

1071669

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

14832

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

411,899

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

471,129

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

883,028

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Lone Star Bank

Person to be contacted regarding this report:

Brent McRoberts

UST Sequence Number: 563

City: Houston

State: Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58324

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 389

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 88,378

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 88,767

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to be contacted regarding this report:

Debra G. Neal, EVP

UST Sequence Number:

697

City:

Richmond

State:

Kentucky

RSSD:

0

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34306

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

61,633

Average Consumer Outstanding Balance Key

YTD Consumer

Average Consumer Outstanding Balance Comment

Consumer loans increased by \$390,000. We continue to pursue new borrowers to increase loans. Consumers continue to refinance their personal residence as rates remained low in January.

Average Commercial Outstanding Balance (Thousands\$)

16,022

Average Commercial Outstanding Balance Key

YTD Commercial

Average Commercial Outstanding Balance Comment

Commercial loans increased by \$246,000. Commercial demand has begun to slowly increase over the last month. We are continuing to pursue new borrowers.

Total Outstanding Balance (Thousands \$)

77,655

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Manhattan Bancshares, Inc. / First Bank of
Manhattan

Person to be contacted regarding this report:

Kathleen Benn

UST Sequence Number:

895

City:

Manhattan

State:

Illinois

RSSD:

1206603

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

3702

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

30,357

Average Consumer Outstanding Balance Key

Includes: R.E. Held for Sale

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

30,222

Average Commercial Outstanding Balance Key

Includes Muni, Ag C&D, ODs

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

60,579

Total Outstanding Balance Key

Total Gross Loans in Process

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Market Bancorporation, Inc. (New Market Bank)

Person to be contacted regarding this report:

Bob Vogel

UST Sequence Number:

750

City:

Elko New Market

State:

Minnesota

RSSD:

1143904

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

1931

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

20,347

Average Consumer Outstanding Balance Key

month end actual

Average Consumer Outstanding Balance Comment

These numbers are actual month end rather than average, because our system does not have a good reporting system for individual loan types. The actual are more accurate than what we could provide if we were to try to report averages.

Average Commercial Outstanding Balance (Thousands \$)

26,049

Average Commercial Outstanding Balance Key

month end actual

Average Commercial Outstanding Balance Comment

These numbers are actual month end rather than average, because our system does not have a good reporting system for individual loan types. The actual are more accurate than what we could provide if we were to try to report averages.

Total Outstanding Balance (Thousands \$)

46,396

Total Outstanding Balance Key

month end actual

Total Outstanding Balance Comment

These numbers are actual month end rather than average, because our system does not have a good reporting system for individual loan types. The actual are more accurate than what we could provide if we were to try to report averages.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Maryland Financial Bank

Person to be contacted regarding this report:

Glenn W. Kirchner

UST Sequence Number: 1047

City: Towson

State: Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57821

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 3,528

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 47,578

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 51,106

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Metropolitan Capital Bancorp, Inc.
(Metropolitan Capital Bank)

Person to be contacted regarding this report:

Neil C. Solomon

UST Sequence Number: 1088

City: Chicago

State: Illinois

RSSD: 3153224

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57488

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 9,987

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 109,769

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 119,756

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mid-Wisconsin Financial Services, Inc

Person to be contacted regarding this report:

Rhonda R. Kelley

UST Sequence Number:

740

City:

Medford

State:

Wisconsin

RSSD:

1139185

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

55,547

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

240,002

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

295,549

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MISSION BANK / COMMUNITY BANCSHARES,
INC.

Person to be contacted regarding this report:

DARRELL LAUTARET

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

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 11,114

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 52,637

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 63,751

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Monarch Community Bank

Person to be contacted regarding this report:

Rebecca Crabill

UST Sequence Number:	447
City:	Coldwater
State:	Michigan
RSSD:	891673
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	29069
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 76,696

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 55,444

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 132,140

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NBCAL BANCORP (National Bank of California)

Person to be contacted regarding this report:

G. Scott Peterson, EVP/CCO

UST Sequence Number:	301
City:	Los Angeles
State:	California
RSSD:	2925406
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	24108
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 16,693

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 214,561

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 231,254

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NBRS Financial Bank

Person to be contacted regarding this report:

Steve Bradley

UST Sequence Number: 313

City: Rising Sun

State: Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4862

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 46,048

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 106,406

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 152,454

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

New York Private Bank & Trust Corporation

Person to be contacted regarding this report:

Steven Feinberg

UST Sequence Number: 524

City: New York

State: New York

RSSD: 3212091

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 2,241,977

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,085,403

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,327,380

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NewBridge Bancorp

Person to be contacted regarding this report:

Bill Kosin (336)369-0924

UST Sequence Number:

141

City:

Greensboro

State:

North Carolina

RSSD:

1076002

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

167999

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

456,610

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

710,276

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,166,886

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

NewBridge Bank (the "Bank") extends credit to facilitate economic activity in support of communities, businesses and consumers in our footprint. In January 2013 the Bank originated \$48.2 million of loans.

As of January 31, 2013 the Bank held outstanding

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northwest Bancorporation, Inc. (Inland
Northwest Bank)

Person to be contacted regarding this report:

jfeatherstone@inb.com

UST Sequence Number:

739

City:

Spokane

State:

Washington

RSSD:

2088329

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27601

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

40,523

Average Consumer Outstanding Balance Key

Includes Residential Mtg, Credit Cards, Consumer Construction, Home Equity, Auto, Other Secured and Non Secured Consumer Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

236,166

Average Commercial Outstanding Balance Key

Includes Comm Real Estate Secured, Residential Commercial Real Estate Secured, Other Secured and Non Secured Commercial Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

276,689

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Ojai Community Bank

Person to be contacted regarding this report:

Suzanne Lagos

UST Sequence Number: 386

City: Ojai

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57850

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 22,896

Average Consumer Outstanding Balance Key

n/a

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 49,995

Average Commercial Outstanding Balance Key

n/a

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 72,891

Total Outstanding Balance Key

n/a

Total Outstanding Balance Comment

General Market Commentary

none

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Old Second National Bank

Person to be contacted regarding this report:

Ted Becker

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: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 280,567

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 862,499

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,143,066

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

OneFinancial Corporation

Person to be contacted regarding this report:

Crickett Broomas 501-370-4541

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

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 62,504

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 228,604

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 291,108

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

OneUnited Bank

Person to be contacted regarding this report:

Kenneth Tse

UST Sequence Number: 97

City: Boston

State: Massachusetts

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23966

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 297,004

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\$) 23,125

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 \$) 320,129

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific City Financial Corporation / Pacific City Bank

Person to be contacted regarding this report:

Timothy Chang

UST Sequence Number:

142

City:

Los Angeles

State:

California

RSSD:

3595084

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57463

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

138,709

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

370,249

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

508,958

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pathway Bancorp-Pathway Bank

Person to be contacted regarding this report:

Thomas A. Emerton

UST Sequence Number:

753

City:

Cairo

State:

Nebraska

RSSD:

3304361

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

1992

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

10,128

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

87,725

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

97,853

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Patterson State Bank

Person to be contacted regarding this report:

Jason Watson

UST Sequence Number: 864

City: Patterson

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12609

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 105,769

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 40,935

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 146,704

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PeoplesSouth Bancshares, Inc.

Person to be contacted regarding this report:

Pam Pickle, Accounting Officer

UST Sequence Number: 950

City: Colquitt

State: Georgia

RSSD: 1866155

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 21292

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 101,624

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 208,247

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 309,871

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Popular, Inc.

Person to be contacted regarding this report:

José Méndez

UST Sequence Number:

117

City:

San Juan

State:

Puerto Rico

RSSD:

1129382

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

11,589,038

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

13,264,431

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 \$)

24,853,469

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Prairie Star Bancshares, Inc. / Bank of the Prairie

Person to be contacted regarding this report:

Robert M. Wiley, CEO

UST Sequence Number: 940

City: Olathe

State: Kansas

RSSD: 1058624

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4626

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 10,210

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 42,874

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 53,084

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Premier Financial Corp.

Person to be contacted regarding this report:

Patrick J. Niemer, SVP/CFO

UST Sequence Number:

932

City:

Dubuque

State:

Iowa

RSSD:

2687124

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

19,933

Average Consumer Outstanding Balance Key

Dubuque

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

135,648

Average Commercial Outstanding Balance Key

Dubuque

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

155,581

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Premier Service Bank

Person to be contacted regarding this report:

Jessica W. Lee, EVP & CFO

UST Sequence Number: 808

City: Riverside

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57059

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 770

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 81,431

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 82,201

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PROVIDENT COMMUNITY BANCSHARES, INC

Person to be contacted regarding this report:

RICHARD H. FLAKE, EVP/CFO

UST Sequence Number: 918

City: ROCK HILL

State: South Carolina

RSSD: 24420

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 28997

(for Depository Institutions)

Loan Activity For: Jan, 2012

Average Consumer Outstanding Balance (Thousands \$) 43,515

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 83,409

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 126,924

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

RANDOLPH BANK AND TRUST COMPANY

Person to be contacted regarding this report:

Debora K. Dutterer, Controller/VP (336-633-5677)

UST Sequence Number: 1339
City: ASHEBORO
State: North Carolina
RSSD:
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 22746
(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 47,316

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 126,653

Average Commercial Outstanding Balance Key
Gross of loans in process

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 173,969

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

RCB FINANCIAL CORPORATION

Person to be contacted regarding this report:

MELISSA Y. DEEMS

UST Sequence Number:	1248
City:	ROME
State:	Georgia
RSSD:	3923539
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	58289
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 18,238

Average Consumer Outstanding Balance Key

Monthend balance/loans made by the subsidiary and not the holding company

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 86,833

Average Commercial Outstanding Balance Key

Monthend balance/loans made by the subsidiary and not the holding company

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 105,071

Total Outstanding Balance Key

Monthend balance/loans made by the subsidiary and not the holding company

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Regent Bancorp, Inc.

Person to be contacted regarding this report:

Pamela Joy Owens, CFO 864-678-4735

UST Sequence Number: 868

City: Davie

State: Florida

RSSD: 2891006

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 65,045

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

De-Novo SOLD EFF 12/31/11

Average Commercial Outstanding Balance (Thousands\$) 249,892

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

De-Novo SOLD EFF 12/31/11

Total Outstanding Balance (Thousands \$) 314,937

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

REGIONAL BANKSHARES INC./HERITAGE
COMMUNITY BANK

Person to be contacted regarding this report:

TODD G. BUDDIN

UST Sequence Number:	620
City:	HARTSVILLE
State:	South Carolina
RSSD:	2954415
(for Bank Holding Companies)	
Holding Company Docket Number:	N/A
(for Thrift Holding Companies)	
FDIC Certificate Number:	35076
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 16,766

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 60,295

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 77,061

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Reliance Bancshares, Inc.

Person to be contacted regarding this report:

David Franke

UST Sequence Number:

595

City:

Frontenac

State:

Missouri

RSSD:

2787118

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

73,916

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

504,682

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

578,598

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

River Valley Bancorporation, Inc. River Valley Bank

Person to be contacted regarding this report:

Jay Wittman

UST Sequence Number: 1216

City: Wausau

State: Wisconsin

RSSD: 1209426

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19772

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 169,907

Average Consumer Outstanding Balance Key

1-4 family loans, loans held for sale, HELOC, overdrafts, and other consumer loans

Average Consumer Outstanding Balance Comment

The Bank has begun to hold more 1-4 family mortgages on its balance sheet due to a decrease in the demand for commercial credit.

Average Commercial Outstanding Balance (Thousands\$) 592,970

Average Commercial Outstanding Balance Key

Commercial and Commercial Real Estate loans

Average Commercial Outstanding Balance Comment

The Bank's commercial loan pipeline is improving.

Total Outstanding Balance (Thousands \$) 762,877

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Rogers Bancshares, Inc. (Metropolitan National Bank)

Person to be contacted regarding this report:

Jeff Stevenson

UST Sequence Number:	501
City:	Little Rock
State:	Arkansas
RSSD:	2066886
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	20280
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 59,296

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 455,755

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 515,051

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Royal Bancshares of Pennsylvania

Person to be contacted regarding this report:

Michael S Thompson

UST Sequence Number:

512

City:

Narberth

State:

Pennsylvania

RSSD:

2324429

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

26,052

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

331,763

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

357,815

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Santa Clara Valley Bank

Person to be contacted regarding this report:

Annette Engelhart

UST Sequence Number: 540

City: Santa Paula

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34806

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 3,864

Average Consumer Outstanding Balance Key

Monthend Report

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 64,693

Average Commercial Outstanding Balance Key

Monthend report

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 68,557

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Securant Bank & Trust

Person to be contacted regarding this report:

Jeffrey M. Dereszynski

UST Sequence Number: 1082

City: Milwaukee

State: Wisconsin

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12515

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 15,449

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\$) 134,538

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 \$) 149,987

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Severn Bancorp, Inc. (Severn Savings Bank, FSB)

Person to be contacted regarding this report:

Thomas G. Bevivino

UST Sequence Number:

71

City:

Annapolis

State:

Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H1799

(for Thrift Holding Companies)

FDIC Certificate Number:

32367

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

452,342

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loans include all loans with residential property as collateral, loans to individuals with other non-commercial collateral, and all unsecured loans to individuals

Average Commercial Outstanding Balance (Thousands\$)

291,110

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial loans include all loans with commercial property or other business assets as collateral, and unsecured loans to corporations, partnerships, sole proprietorships, and other business enterprises

Total Outstanding Balance (Thousands \$)

743,452

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SouthCrest Financial Group, Inc. (Bank of Upson)

Person to be contacted regarding this report:

Doug Hertha

UST Sequence Number:	1210
City:	Peachtree City
State:	Georgia
RSSD:	2497202
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	17041
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 126,890

Average Consumer Outstanding Balance Key

Incl 1-4 Fam Res., home equity

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 129,791

Average Commercial Outstanding Balance Key

Incl Commercial, nonres.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 256,681

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to be contacted regarding this report:

Rick Taylor

UST Sequence Number:

1221

City:

Sylacauga

State:

Alabama

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

52,881

Average Consumer Outstanding Balance Key

net of lip and before ALLL

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

27,816

Average Commercial Outstanding Balance Key

net of lip and before ALLL

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

80,697

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

SpiritBank

Person to be contacted regarding this report:

Trevor Kelly (stkelly@spiritbank.com/405-775-1128)

UST Sequence Number: 1009

City: Tulsa

State: Oklahoma

RSSD: 1062135

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4048

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 296,406

Average Consumer Outstanding Balance Key

Loans to individuals for household, family and other personal expenditures, Loans secured by 1-4 family residential properties

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 498,852

Average Commercial Outstanding Balance Key

CRE Loans including 1-4 family residential construction, C&I Loans, Loans secured by farmland, Loans to finance agricultural production and other loans to farmers.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 795,258

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

St. Johns Bancshares, Inc.

Person to be contacted regarding this report:

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

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

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 30,440

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 174,124

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 204,564

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Standard Bancshares, Inc.

Person to be contacted regarding this report:

Scott Smits

UST Sequence Number: 1114

City: Hickory Hills

State: Illinois

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 203,413

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

We originated 24 new consumer loans during the month of January 2013 with total commitments of \$1,730,149

Average Commercial Outstanding Balance (Thousands\$) 1,361,039

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

We originated 36 new commercial loans with commitments of \$11,415,3113 during January 2013

Total Outstanding Balance (Thousands \$) 1,564,452

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

We originated 24 new consumer loans during the month of January 2013 with total commitments of \$1,730,149. We also renewed 9 consumer loans with total commitments of \$1,589,700. In addition we originated 91 mortgages totaling \$16,43,091 that were sold i

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Suburban Illinois Bancorp, Inc./Suburban Bank
& Trust

Person to be contacted regarding this report:

Wayne Pavlicek

UST Sequence Number: 1289

City: Elmhurst

State: Illinois

RSSD: 2327541

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 20443

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 57,177

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Little Change

Average Commercial Outstanding Balance (Thousands\$) 263,386

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Payoffs

Total Outstanding Balance (Thousands \$) 320,563

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Synovus Financial Corp.

Person to be contacted regarding this report:

Brett Willis (706)644-2716

UST Sequence Number:

100

City:

Columbus

State:

Georgia

RSSD:

1078846

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

4,079,251

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

15,424,086

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

19,503,337

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to be contacted regarding this report:

Brian Heim

UST Sequence Number: 395

City: Boise

State: Idaho

RSSD: 3338861

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34296

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 31,700

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 105,604

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 137,304

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Bank of Delmarva (Holding Company -
Delmar Bancorp)

Person to be contacted regarding this report:

Kim Thomas, CFO/EVP

UST Sequence Number: 1070

City: Salisbury

State: Maryland

RSSD: 1249918

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 8810

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 101,000

Average Consumer Outstanding Balance Key

Corresponds to lines 1.c.1, 1.c.2.a, 1.c.2.b and 6 of Schedule RC-C of the Call Report. Month end balances are used.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 222,744

Average Commercial Outstanding Balance Key

Corresponds to lines 1.a.1, 1.a.2, 1.b, 1.d, 1.e.1, 1.e.2, 4, and 8 of Schedule RC-C of the Call Report. Month end balances are used.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 323,744

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The First, N.A.

Person to be contacted regarding this report:

Deborah Wallace

UST Sequence Number:

186

City:

Damariscotta

State:

Maine

RSSD:

1133932

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

4256

(for Depository Institutions)

Loan Activity For:

Jan, 2014

Average Consumer Outstanding Balance (Thousands \$)

480,667

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

388,742

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

869,409

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Harbor Bank of Maryland (Harbor Bankshares Corporation)

Person to be contacted regarding this report:

Darius L. Davis

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

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 25,690

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 144,015

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 169,705

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

THE QUEENSBOROUGH COMPANY

Person to be contacted regarding this report:

JENNIFER HERRING

UST Sequence Number: 47

City: LOUISVILLE

State: Georgia

RSSD: 1130904

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 163,135

Average Consumer Outstanding Balance Key

CALL REPORT CODES C1,CA,CB,6B

Average Consumer Outstanding Balance Comment

INCLUDES MORTGAGE LOANS HELD FOR SALE

Average Commercial Outstanding Balance (Thousands\$) 368,267

Average Commercial Outstanding Balance Key

ALL OTHER CALL REPORT CODES

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 531,402

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TODD BANCSHARES, INC. / UNITED SOUTHERN BANK

Person to be contacted regarding this report:

JEFF FRITTS

UST Sequence Number:

582

City:

HOPKINSVILLE

State:

Kentucky

RSSD:

1140574

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

9309

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

80,627

Average Consumer Outstanding Balance Key

General Ledger Statement of Condition - Month to Date Average of: Consumer Loans; Res-RE Loans. (Totals DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

97,119

Average Commercial Outstanding Balance Key

General Ledger Statement of Condition - Month to Date Average of Commercial Loans; Farmers Loans; Other RE Loans; Participation Loans. (Totals DO NOT INCLUDE: Non Accrual; Loan Loss REserve; Loans in Process; Participations Sold)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

177,746

Total Outstanding Balance Key

Total of Consumer Loans Averages and Commercial Loan Averages. (Consumer Averages and Commercial Averages DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

U. S. Century Bank

Person to be contacted regarding this report:

David McCombie

UST Sequence Number:

782

City:

Miami

State:

Florida

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57369

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

76,849

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Increase from December due to higher real estate consumer loans.

Average Commercial Outstanding Balance (Thousands\$)

709,961

Average Commercial Outstanding Balance Key

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

Average Commercial Outstanding Balance Comment

Decrease from December due to a decrease in Real Estate Commercial loans and Commercial loans..

Total Outstanding Balance (Thousands \$)

786,810

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Union Savings Bank - Union Financial Corporation

Person to be contacted regarding this report:

Nicholas S. Kost 505 341-5211

UST Sequence Number:	1350
City:	Albuquerque
State:	New Mexico
RSSD:	3824654
(for Bank Holding Companies)	
Holding Company Docket Number:	H2495
(for Thrift Holding Companies)	
FDIC Certificate Number:	32329
(for Depository Institutions)	

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 13,684

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 24,859

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 38,543

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

United Community Banks, Inc.

Person to be contacted regarding this report:

David Shearrow

UST Sequence Number: 59

City: Blairsville

State: Georgia

RSSD: 1249347

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 1,342,521

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,853,048

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,195,569

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Unity Bancorp

Person to be contacted regarding this report:

Alan Bedner

UST Sequence Number:

154

City:

Clinton

State:

New Jersey

RSSD:

2181426

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

33503

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

179,713

Average Consumer Outstanding Balance Key

Residential and Home Equity

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

408,919

Average Commercial Outstanding Balance Key

Commercial, 504, SBA 7(a)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

588,632

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Universal Bancorp (Bloomfield State Bank)

Person to be contacted regarding this report:

William B McNeely

UST Sequence Number: 1197

City: Bloomfield

State: Indiana

RSSD: 1067511

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 56,522

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 190,214

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 246,736

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Uwharrie Capital Corp

Person to be contacted regarding this report:

David Beaver

UST Sequence Number:

129

City:

Albemarle

State:

North Carolina

RSSD:

2082532

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

138,172

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

191,106

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

329,278

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Valley Bank

Person to be contacted regarding this report:

Jerry Bradley

UST Sequence Number:

169

City:

Roanoke

State:

Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34019

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

145,147

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

402,182

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

547,329

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Village Bank, a wholly-owned subsidiary of
Village Bank and Trust Financial Corp

Person to be contacted regarding this report:

Dennis Falk, 804 419 1231

UST Sequence Number:

1137

City:

Midlothian

State:

Virginia

RSSD:

3251027

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35111

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

121,128

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

231,354

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

352,482

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Virginia Company Bank

Person to be contacted regarding this report:

sheryl.moses@vacompanybank.com

UST Sequence Number: 1231

City: Newport News

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58147

(for Depository Institutions)

Loan Activity For: Jan, 2013

Average Consumer Outstanding Balance (Thousands \$) 29,229

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 70,097

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 99,326

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Vision Bank - Texas

Person to be contacted regarding this report:

Ty Maxfield

UST Sequence Number:

732

City:

Richardson

State:

Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58447

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

1,068

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

88,178

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

89,246

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

White River Bancshares Company (UST
Sequence Number 660)

Person to be contacted regarding this report:

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

UST Sequence Number:

660

City:

Fayetteville

State:

Arkansas

RSSD:

3350724

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

88,048

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

288,952

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

377,000

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Worthington Financial Holdings, Inc. /
Worthington Federal Bank (WFB)

Person to be contacted regarding this report:

Patti Walker, VP, Loan Administration Mgr

UST Sequence Number:

986

City:

Huntsville

State:

Alabama

RSSD:

626370

(for Bank Holding Companies)

Holding Company Docket Number:

H3488

(for Thrift Holding Companies)

FDIC Certificate Number:

0

(for Depository Institutions)

Loan Activity For:

Jan, 2013

Average Consumer Outstanding Balance (Thousands \$)

49,446

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Consumer purpose loans includes HFS mortgage pipeline loans totaling \$7.7 million.

Average Commercial Outstanding Balance (Thousands\$)

69,576

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Due to a core processing conversion, this report includes month end actual data rather than average monthly balance data.

Total Outstanding Balance (Thousands \$)

119,022

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

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:

Average Consumer Outstanding Balance (Thousands \$)

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary