

NAME OF INSTITUTION

Person to be contacted regarding this report:

(including floiding company where Applicable)	Terson to be contacted regarding this report.
1st Financial Services Corporation	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 key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	254,970
Werage commercial outstanding balance (mousands)	23 1,370
Average Commencial Outstanding Polance Kou	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	390,749
Total Outstallaning Balaries (mousanus 4)	330)/ 13
Total Outstanding Polonee Koy	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
Concra market commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
21st Century Bank/Crosstown Holding Company	Sarah Nelson, SVP/Cashier
UST Sequence Number:	456
City:	Blaine
State:	Minnesota
RSSD:	14iiiiiiesota
(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
Twerage consumer outstanding balance (mousailus \$)	30,742
Average Consumer Outstanding Palance Koy	
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	
Twerage commercial outstanding balance comment	
Total Outstanding Release (m. 1.4)	200 700
Total Outstanding Balance (Thousands \$)	269,708
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Person to	be contacted	regard	ing this	report:
	Matth	aw Ivar	·c	

(including Holding Company where Applicable)	reison to be contacted regarding this report.	_
Alarion Bank (parent holding company is	Matthew Ivers	
Alarion Financial Services, Inc.)		
Addition i maneral Sci vices, me.,		4
UST Sequence Number:	378	
City:	Ocala	
State:		
RSSD:		
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	57845	
(for Depository Institutions)		
Loan Activity For:	Jan, 2013	
Loan Activity For.	Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	52,457	
Average Consumer Outstanding Balance Key		
Werage consumer outstanding balance key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	115,037	
Average Commercial Outstanding Balance Key		
5 ,		
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Palanco (The contest)	167.404	
Total Outstanding Balance (Thousands \$)	167,494	
Total Outstanding Balance Key		
Total Outstanding Release Comment		
Total Outstanding Balance Comment		
General Market Commentary		
Contract Commentary		
		Į.



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Alliance Financial Services, Inc.	Stephen C. Byelick, Jr.
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:	1253 St Paul Minnesota 1127146 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	
Constant Harrier Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Alliance National Bank	Jeff T. McDonald
UST Sequence Number:	1268
City:	Dalton
State:	Georgia
RSSD:	3187751
(for Bank Holding Companies)	3307731
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
Twerage commercial dustanting balance (mousantiss)	72,100
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance key	
A	
Average Commercial Outstanding Balance Comment	<u>t</u>
Total Outstanding Balance (Thousands \$)	82,350
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
AmFirst Financial Services, Inc.	Mark C. Korell
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:	1320 McCook Nebraska 1059676 5417
·	
Average Consumer Outstanding Balance (Thousands \$)	28,617
Average Consumer Outstanding Balance Key	
Includes certain loans secured by 1-4 fam	nily 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	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Anchor Bancorp Wisconsin Inc	Ellen K. Olson
UST Sequence Number: City:	193 Madison
State: RSSD: (for Bank Holding Companies)	Wisconsin
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number:	H1972 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	t
Total Outstanding Balance (Thousands \$)	1,846,775
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
·	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Annapolis Bancorp, Inc.	Margaret Theiss Faison
UST Sequence Number:	482
City:	Annapolis
State:	Maryland
RSSD:	1472257
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	NA
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 Rey	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Palance	192,022
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	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Steve Leen, CFO, 650-843-2204

Inc.)	
NOT 6	
UST Sequence Number:	331
City:	Palo Alto
State:	California
RSSD: (for Bank Holding Companies)	3680980
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	
	residence 1st and junior liens, lines of credit, overdrafts, installment
loans and overdraft protection lines of cr	redit
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Polance	226,000
Average Commercial Outstanding Balance (Thousands\$)	226,990
Average Commercial Outstanding Balance Key	
Construction, commercial real estate, co	mmercial, and asset based loans.
, , , , , , , , , , , , , , , , , , , ,	,
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	246,509
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applie	cable)
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Person to be contacted regarding this report:

BancStar, Inc. Thomas H. Keiser	
UST Sequence Number: City: State: Missouri 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 \$) 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.	

General Market Commentary



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Bank of George	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)	
Loop Askinitus Form	lam 2012
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Release (in	0.000
Average Consumer Outstanding Balance (Thousands \$)	9,608
A server Conserver Quitable discontinue Balance Kr	
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	



		12760
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: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	1020 San Diego California Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key	4,154	
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	146,232	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comment	t	
Total Outstanding Balance (Thousands \$)	150,386	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Bank of the Carolinas	Vickie S. Madison
UST Sequence Number:	1008
City:	Mocksville
State:	North Carolina
	NOI LII Carollila
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	24002
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 key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	182,517
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	265,117
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Bankers' Bank of the West	Karen Milano
LICT Commence Number	F02
UST Sequence Number:	503
City:	Denver
State:	Colorado
RSSD: (for Bank Holding Companies)	2249401
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	g executive credit cards
Average Consumer Outstanding Balance Comment	
This number is low because Bankers' Ban	k of the West is a correspondent bank serving community financial
institutions and receives very few reques	ts.
Average Commercial Outstanding Balance (Thousands\$)	158,377
Average Commercial Outstanding Balance Key	
The commercial loans include all loans ex	ccept consumer loans.
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	158,700
Total Outstanding Balance Key	
·	al loans for both the Denver, Colorado and Lincoln, Nebraska
locations.	arioans for both the betwer, colorado and Enicolii, Nebraska
locations.	
Total Outstanding Balance Comment	
Total Gastanding Balance Comment	
General Market Commentary	
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NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
BankTrust	Lisa Warren
UST Sequence Number:	131
•	Mobile
City:	
State:	Alabama
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies) FDIC Certificate Number:	26607
(for Depository Institutions)	20007
(for Depository institutions)	
Lana Askirika Farr	lan 2012
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	274,905
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Therage consumer catestanting balance comment	
	074.646
Average Commercial Outstanding Balance (Thousands\$)	871,616
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	1,146,521
	, -,-

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



NAME OF INSTITUTION

Person to be contacted regarding this report:

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

DCD HOLDING CONPAINT INC AND DAT DAIN	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)	34072
(1.5. 2.5)	
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
, otal outstanding paramos (mossans)	,
Total Outstanding Balance Key	
Total Gutstallang Balance Rey	
Total Outstanding Balance Comment	
Total Gutstallang Balance Comment	
General Market Commentary	
	A. THE LENDERS ARE CONCENTRATING CALLS TO LIGHT INDUSTRIAL
BUSINESS.	
3001112331	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Biscayne Bancshares Inc	Jean-Marie Florestal
•	
LICT Convenee Number	1111
UST Sequence Number:	1141
City:	Coconut Grove
State:	Florida
RSSD:	3899456
(for Bank Holding Companies)	3633 156
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	103,945
The tage consumer cutetanianing cutation (moustaines y)	
A commence of the control of the property of the control of the co	
Average Consumer Outstanding Balance Key	
Includes loans secured by 1-4 family prop	perties, 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	
	nd multifamily buildings, unsecured loans to businesses, but excludes
loans secured by land	
Average Commercial Outstanding Balance Comment	
Growth of loans enhanced by additional of	
Growth or loans enhanced by additional	Lapitai (TANP)
Total Outstanding Balance (Thousands \$)	227,180
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Balance Comment	
Canaral Market Comments:	
General Market Commentary	

General Market Commentary



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
BNB Bank, National Association	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	



NAME OF INSTITUTION

Person to be contacted regarding this report.

(including Holding Company Where Applicable)	reison to be contacted regarding this report.
Boscobel Bancorp Inc (Community First Bank)	Dennis Hamilton
UST Sequence Number:	857
City:	Boscobel
State:	Wisconsin
RSSD:	1492291
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	44505
FDIC Certificate Number:	11595
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
LOGIT ACTIVITY FOI.	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	55.408
Average Consumer Outstanding Balance (mousaids \$)	33,408
Average Consumer Outstanding Balance Key	
	residential real estate, credit cards and all overdrafts
Average monthly balance for consumer,	residential real estate, credit cards and all overdraits
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding Balance Comment	
Average Communication Outstanding Delegan	02.620
Average Commercial Outstanding Balance (Thousands\$)	83,630
Average Commercial Outstanding Balance Key	
,	ess balance reported in consumer loans prior to allowance for loans
and lease losses	
Average Commercial Outstanding Balance Comment	

Total Outstanding Balance (Thousands \$) 139,038

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

Total Outstanding Balance Key

General Market Commentary

Total Outstanding Balance Comment



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Bridgeview Bank Group	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
The rage consumer outstanding balance (moustains)	110)000
Average Consumer Outstanding Palance Key	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	533,819
Twerage commercial outstanding buildine (mousandss)	333,013
Average Commencial Outstanding Release Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	680,455
Total Outstanding Dalance (mousanus 3)	000,433
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Brogan Bankshares, Inc./The Bank of Kaukauna, Inc.	Paul J. Bachhul	per	
UST Sequence Number:	978	1	
City:	Kaukauna	1	
State:	Wisconsin	1	
RSSD:	1202744	1	
(for Bank Holding Companies)	1202711	1	
Holding Company Docket Number:		1	
(for Thrift Holding Companies)		1	
FDIC Certificate Number:	15228	1	
(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, (a	auto nersonal) DDA Credit Car	ds Home Equity Lo	anc
Consumer Near Estate Consumer Idans, (a	auto, personari, DDA, Credit Car	us, Home Equity Lo	alis
Average Consumor Outstanding Delence Comment			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$)	58,189		
Average Commercial Outstanding Balance Key			
Commercial Loans, Commercial Real Esta	te , Over Draft		
Average Commercial Outstanding Balance Comment			
Total Outstanding Palanco (The accorde to	75,190		
Total Outstanding Balance (Thousands \$)	73,190		
T. 10			
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
General Market Commentary			
,			



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

business bancsnares, inc. / The business bank	bridii Leeker, CrO 514	-330-0766	
of St. Louis			
LICT Common Number	1077		
UST Sequence Number:			
City:	Clayton		
State:	Missouri		
RSSD:	3189728		
	3183728		
(for Bank Holding Companies)			
Holding Company Docket Number:			
(for Thrift Holding Companies)			
FDIC Certificate Number:	57358		
(for Depository Institutions)			
Loan Activity For:	Jan, 2013		
Louit Activity For.	3011, 2013		
Average Consumer Outstanding Balance (Thousands \$)	15,762		
Average Consumer Outstanding Balance Key			
Twerage consumer outstanding balance key			
Average Consumer Outstanding Balance Comment			
$ Average \ Commercial \ Outstanding \ Balance \ {\tt (Thousands\$)} $	370,895		
Average Commercial Outstanding Balance Key			
, ,			
Average Commercial Outstanding Balance Commen	t		
Total Outstanding Palanco (The control	206 657		
Total Outstanding Balance (Thousands \$)	386,657		
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
Total Outstanding Balance Comment			
General Market Commentary			
General Market Commentary			



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	
Twerage commercial outstanding bulance (mousands)	77,727	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance key		
A server Commenced O total disc Balance Comment		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	54,202	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION (Including Holding Company Where Applicable) Carolina Bank Holdings, Inc.	Person to be contacted regarding this report: Allen Liles
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:	338 Greensboro North Carolina 2943473 34348 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	t
Total Outstanding Balance (Thousands \$)	574,497
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



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

Guora, Gorrora: Euroo.p	Chief	
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:	103 El Monte California 595869	
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	
	0,030,007	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Balance (Thousands \$)	7,405,053	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
Total Outstanding balance comment		
General Market Commentary		



NAME OF INSTITUTION

Person to be contacted regarding this report:

CedarStone Bank	Pam Peercy
ocaarotone bank	1 dill 1 cc. cy
UST Sequence Number:	647
City:	Lebanon
State:	Tennessee
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	F7604
FDIC Certificate Number:	57684
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	40,848
Twerage consumer outstanding building (mousailus y)	40,040
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	t end of the control
Total Outstanding Balance (Thousands \$)	104,057
Total Outstanding Balance Key	
T. 10	
Total Outstanding Balance Comment	22 500 000 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
New loans made for the month totaled \$	3,508,000. Loans paid out for the month totaled \$715,000.
Canaral Market Comments:	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Chambers Bank./Chambers Bancshares	Philip Alexander
UST Sequence Number:	1037
-	
City:	Danvile
State:	Arkansas
RSSD:	1141487
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	5615
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
., .	
Average Consumer Outstanding Palance (The section)	101,609
Average Consumer Outstanding Balance (Thousands \$)	101,003
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Therage consumer cutstanting parameter comment	
Average Commercial Outstanding Balance (Thousands\$)	398,769
Average Commercial Outstanding Balance Key	
Average Commencial Ovitate adiag Release Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	500,378
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Balance Comment	
General Market Commentary	
Concrete Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Citizens Bank & Trust Co.	Stephanie Couture
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	980 Covington Louisiana 16417 Jan, 2013
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	18,565
Average Consumer Outstanding Balance Key	
Twerage consumer outstanding balance ney	
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 key	
Total Outstanding Balance Comment	
Consul Market Comments	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

CITIZENS COMMERCE NATIONAL BANK	MICHELLE OXLEY, PRESIDENT & CEO
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	VERSAILLES Kentucky 34256
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 Commen	t
Total Outstanding Balance (Thousands \$)	105,634
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens First Bank

Person to be contacted regarding this report:

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

	ntalley@citizensfirstbank.com	
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	339 Bowling Green Kentucky 2750952 35022 Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	84,386	
The rage consumer outstanding buildines (mousaillus y)	0 1/300	
Average Consumer Outstanding Balance Key		
By GL Code		
by dr code		
Average Consumer Outstanding Polonce Comment		
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 Gatstallally Balance (mousulus 4)	237,720	
Total Outstanding Balance Key		
Total Outstanding balance key		
Total Outstanding Dalance Committee		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Citizens Republic Bancorp	Lisa McNeely
UST Sequence Number:	116
City:	Flint
State:	Michigan
RSSD:	1205688
(for Bank Holding Companies)	1203000
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 Consumer Outstanding balance Comment	
A construction of the Control of the	2 000 762
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	
Total Outstanding balance comment	
Conoral Market Comments	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
City National Bank of New Jersey	Paul Maisch
UST Sequence Number:	840
City:	Newark
State:	New Jersey
RSSD:	1048849
(for Bank Holding Companies)	1040043
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	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Coastal Banking Comapany

Person to be contacted regarding this report:

Stephanie Vinzant	

JST Sequence Number: 9

City:

Fernandina Beach

State:

Florida 2855905

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 \$) 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



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Colony Bankcorp, Inc.	Terry Hester
UST Sequence Number:	Fitzgerald Georgia 1085170 Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	233,265
Average Consumer Outstanding Polence Koy	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Polonce	492,496
Average Commercial Outstanding Balance (Thousands\$)	432,450
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	725,761
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
- Company of the Comp	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Commonwealth Business Bank	Suyong Kim
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	57 Los Angeles California 0 N/A 57873
Loan Activity For:	Jan, 2013
$ \ \ \text{Average Consumer Outstanding Balance (Thousands \$)} $	3,491
Average Consumer Outstanding Polance Key	
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	
y	
Total Outstanding Balance Comment	
General Market Commentary	
General ividiket commentary	



NAME OF INSTITUTION	Device to be existented as reading this assess.
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Community Bankers Trust Corporation	Bruce E. Thomas
·	
UST Sequence Number:	113
•	
City:	Glen Allen
State:	Virginia
RSSD:	3687046
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	8675
(for Depository Institutions)	0073
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	231,140
The same of the sa	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	444,341
Average Commercial Outstanding Balance Key	
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	
ocheral warket commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Community First Bank & Community First	Ann Main	
Bancshares, Inc.		
•		
LICT Coguence Number	1051	
UST Sequence Number:		
City:		
State:	Arkansas	
RSSD:	2754585	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:		
(for Depository Institutions)		
(
Loan Activity For:	Jan, 2013	
Loan Activity For.	Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	138,735	
Average Consumer Outstanding Balance Key		
Average Consumor Outstanding Delegas Consumort		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	210,375	
Average Commercial Outstanding Balance Key		
Average commercial outstanding balance key		
Average Commercial Outstanding Balance Commer	nt	
Total Outstanding Balance (Thousands \$)	349,110	
Total Oatstallaning Dalance (mousailus \$)	343,110	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
0 1 1 10 10 10 10 10 10 10 10 10 10 10 1		
Constant of Comment		
General Market Commentary		



NAME OF INSTITUTION

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

(including floiding company where Applicable)	reserve ac contacted regarding this report.
Community First, Inc.	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	
A constant Communication Communication Communication	
Average Commercial Outstanding Balance Comment	
Total Outstanding Polemen in the	206.422
Total Outstanding Balance (Thousands \$)	306,432
Total Outstanding Dalamas Kan	
Total Outstanding Balance Key	
Total Outstanding Release Comment	
Total Outstanding Balance Comment	
Conoral Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Bancshares	Steven A. Rosso	
UST Sequence Number		
City		
State		
RSSD:		
(for Bank Holding Companies) Holding Company Docket Number:		
(for Thrift Holding Companies		
FDIC Certificate Number	27572	
(for Depository Institutions)		
Loan Activity For	Inn 2012	
Loan Activity For	: Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$	213,694	
Average Consumer Outstanding Balance Key		
	ank's general ledger. Consumer loans include residential mortgage	
	me equity lines, consumer loans and overdraft protection facilities.	
iouris, manaracturea nousing iouris, nor	The equity lines, consumer loans and overdrait protection racinates.	
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	248,147	
Average Commercial Outstanding Balance Key		
	ank's general ledger. Commercial loans include construction loans,	
commercial real estate loans, business l	loans and SBA guaranteed loans.	
Average Commencial Outstanding Relevant Commen	-1	
Average Commercial Outstanding Balance Commer	nt	
Total Outstanding Balance (Thousands \$	161 841	
Total Outstanding Balance (mousands 5)	401,841	
Total Outstanding Balance Key		
Total Gatetananig Balance Rey		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

CRAZY WOMAN CREEK BANCORP INC.	CAROLYN KAISER	
UST Sequence Number:	673 BUFFALO Wyoming 3903 29696 Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	28,431	
Average Consumer Outstanding Balance Key	-7 -	
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	t	
Total Outstanding Balance (Thousands \$)	79,108	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Crescent Financial Bancshares, Inc.	Terry Earley
·	, ,
UST Sequence Number:	201
City:	Raleigh
State:	North Carolina
RSSD: (for Bank Holding Companies)	3027709
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
Twendge consumer odestanding buildines (mousules \$7)	200,120
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Palance Comment	
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.



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
CSRA Bank Corp. (First State Bank)	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	
Conc. a. Market Commentary	



NAME OF INSTITUTION	3960
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Duke Financial Group Inc.	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
Loan Activity For.	Jan, 2013
Average Consumer Outstanding Palance (The code 4)	25 525
Average Consumer Outstanding Balance (Thousands \$)	35,535
Average Consumer Outstanding Release Key	
Average Consumer Outstanding Balance Key	
Access Comment Outstanding Polymon Comment	
Average Consumer Outstanding Balance Comment	
	256 102
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	



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: (for Bank Holding Companies)

2626691

Holding Company Docket Number:

(for Thrift Holding Companies)

000-23565

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



NAME OF INSTITUTION	1710
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
F&M Bancshares, Inc	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)	0420
FDIC Certificate Number: (for Depository Institutions)	8439
(tot Depository institutions)	
Loan Activity For:	Jan, 2013
200	Val. 1, 2020
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	
Table O. Island's a Balance of the	226 645
Total Outstanding Balance (Thousands \$)	230,645
Total Outstanding Polance Kou	
Total Outstanding Balance Key	
Total Outstanding Palance Comment	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



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

rust, N.A.	
UST Sequence Number:	1237 Great Bend Kansas 482156 17614 Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	72,811
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	175,735
Average commercial Outstanding balance key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	248,546
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



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

> Houston City:

State: **Texas**

RSSD:

3309629

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

26435

NA

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



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	
LICT C N. I	225	
UST Sequence Number:	826	
City: State:	Evansville Indiana	
RSSD:	IIIUIaiia	
(for Bank Holding Companies)		
Holding Company Docket Number:	H2204	
(for Thrift Holding Companies)		
FDIC Certificate Number:	29566	
(for Depository Institutions)		
Loan Activity For:	Jan, 2013	
Eduli Activity For.	3411, 2013	
Average Consumer Outstanding Balance (Thousands \$)	19,355	
7		
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 Commonsiel Outstanding Releves Commonst		
Average Commercial Outstanding Balance Comment		
Loans originated by depository institution	II.	
Total Outstanding Balance (Thousands \$)	61,975	
Total Outstallaning Balance (mousailus 3)	01,373	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		
Loan demand for commercial and consu	mer loans continues to be weak	in 2013.



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Alliance Bank and First Alliance

Person to be contacted regarding this report:

Melanie L. Cooley

Bancshares, Inc.		•	
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:	Cordova Tennessee 3640041 35245		
Average Consumer Outstanding Balance (Thousands \$)	14,389		
Average Consumer Outstanding Balance Key Actual 1-4 family construction, heloc, 1- consumer and other loans	4 family ce , 1-4 family vacation,	1-4 family jr. lien, re	volving, other
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	81,811		
Actual all other			
Average Commercial Outstanding Balance Commer	nt		
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	96,200		
Total Satisfaming Balance Rey			
Total Outstanding Balance Comment			
General Market Commentary 1312013 new consumer loans \$66,148.0 consumer loans \$3.199.93. 1312013 new	· · · ·		•

current balance. 1312013 paid out commercial loans \$382,2



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First BanCorp	Mr. Lawrence Odell
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	368 San Juan Puerto Rico 2744894 30387 Jan, 2013
	1.210.501
Average Consumer Outstanding Balance (Thousands \$)	4,819,601
Average Consumer Outstanding Release Voy	
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	
7	
Total Outstanding Balance Comment	
General Market Commentary	



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: (for Depository Institutions)

12229

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



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

, ,	
LICT Conventor Newshow	110
UST Sequence Number:	North Charleston
City:	
State:	South Carolina
RSSD: (for Bank Holding Companies)	0
Holding Company Docket Number:	H1214
(for Thrift Holding Companies)	111214
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	
g - man g - ma	
General Market Commentary	
	nuary included approximately \$65 million of new mortgage loans, a
·	roduction. January's production also included \$11.5 million in other
consumer loans, a \$1.2 million increase f	·



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First Financial Service Corporation	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
Werage consumer outstanding balance (mousands \$)	233,230
Average Communication Contains a Release Man	
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
Werage commercial outstanding balance (moustainssy)	230,000
Average Commercial Outstanding Polance Kov	
Average Commercial Outstanding Balance Key	
Commercial and industrial loans, constru	ction and land loans, farm loans, commercial real estate loans
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	523,904
Total Outstallang Balance (mousailus 3)	323,304
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
FIRST INTERCONTINENTAL BANK	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 (mousandss)	130,333
Average Commercial Outstanding Balance Key	
·	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	
General Market Commentary	



NAME OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable) First Reliance Bancshares, Inc	Jeff Paolucci, CFO
That Nehande Bandanares, inte	sem rabiason, en e
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 Concumer Outstanding Palance Key	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Therage consumer cuestanding building comment	
Average Commercial Outstanding Balance (Thousands\$)	212,603
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Quitatanding Palance (T)	260 129
Total Outstanding Balance (Thousands \$)	269,138
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First Southwest Bank	Tonya Owsley
. not could be built	
UST Sequence Number:	666
·	
City:	ALAMOSA
State:	Colorado
RSSD:	3228681
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	F77.44
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	
morades an consumer a mag	
Average Consumer Outstanding Palance Comment	
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	•
Average Commercial Outstanding Balance Comment	'
Total Outstanding Balance (Thousands \$)	151,041
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Guistananig Balance Comment	
General Market Commentary	

General Market Commentary



NAME OF INSTITUTION	1915
NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First Trust Corporation	R. Leigh Barker
•	<u> </u>
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 o	f Loans in Proces
,	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	557,922
Total Outstanding Dalance (mousands 3)	337,322
Total Outstanding Balance Key	
Total Outstalluling Balance Rey	
Total Outstanding Polance Comment	
Total Outstanding Balance Comment	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

First United Corporation (First United Bank & Trust)	Becky Graham	
,		
UST Sequence Number:	385	
City:		
State:		
RSSD:	•	
(for Bank Holding Companies)	1132072	
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		
Twerage consumer outstanding balance comment		
Average Commercial Outstanding Palance	426 200	
Average Commercial Outstanding Balance (Thousands\$)	426,308	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Balance (Thousands \$)	825,924	
Total Outstanding Balance Key		
,		
Total Outstanding Balance Comment		
General Market Commentary		
Cheral Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First Western Financial	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 Concumer Outstanding Palance /Thewards &	172 021
Average Consumer Outstanding Balance (Thousands \$)	1/2,031
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average consumer Outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	360,920
Average Commercial Outstanding Balance Key	
Twerage commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	533,751
Total Outstallaing Dalance (mousailus 3)	333,731
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Calculating Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

Person to be contacted regarding this report: **Danielle Tatum** Flagstar Bancorp, Inc

UST Sequence Number: 317 City: Troy Michigan State: 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



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to be contacted regarding this report:

Mary A Whitaker

(Sub)	ividiy A. Williak	vei	
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:	1296 Tampa Florida 3557626 26280 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 Commen	t		
Total Outstanding Balance (Thousands \$)	388,712		
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
General Market Commentary			



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Freeport Bancshares, Inc./Midwest Community	Mark H. Wright
Bank	
Dunk	
UST Sequence Number:	1108
City:	Freeport
State:	Illinois
RSSD:	1205585
(for Bank Holding Companies)	1203303
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	19628
	13028
(for Depository Institutions)	
	1 0010
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	42,096
Average Consumer Outstanding Balance Key	
	- h
	s, home equity loans, real estate mortgage loans, overdraft
protection loans/overdrafts and consume	er installment loans. This category would also include loans held for
sale.	
Average Consumer Outstanding Balance Comment	
Loans are made by the subsidary and not	the holding company
Loans are made by the subsidary and not	the holding company.
Loans are made by the subsidary and not Average Commercial Outstanding Balance (Thousands\$)	the holding company. 122,053
Average Commercial Outstanding Balance (Thousands\$)	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	122,053
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of	development loans, farmland loans, nonfarm/non-residential loans,
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	development loans, farmland loans, nonfarm/non-residential loans,
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Comment	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Commercial loans includes construction of multifamily loans, commercial loans and Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Comment	development loans, farmland loans, nonfarm/non-residential loans, municipal loans.



NAME OF INSTITUTION	3340
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Front Range Bank/Omega Capital Holding Co.	Becca Fleming
Trong range sample apreamment and a con-	20004 1101111119
UST Sequence Number:	1048
City:	Lakewood
State:	Colorado
RSSD:	3559198
(for Bank Holding Companies)	3333130
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	t
Total Outstanding Balance (Thousands \$)	87,316
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
·	



NAME OF INSTITUTION (Including Holding Company Where Applicable) Georgia Primary Bank UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Name of Person to be contacted regarding this report: Kimberly Russo-Alesi 1144 Atlanta Georgia 58523
Georgia Primary Bank UST Sequence Number: City: Atlanta Georgia RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Kimberly Russo-Alesi Atlanta Georgia 58523
UST Sequence Number: City: Atlanta State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 1144 Georgia 58523
City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) S8523
City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) S8523
State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) State: Georgia 58523
RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58523
(for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58523
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58523
FDIC Certificate Number: 58523 (for Depository Institutions)
(for Depository Institutions)
Loan Activity For: lan 2013
Loan receivity for variety and Loan
Average Consumer Outstanding Balance (Thousands \$) 0
Twerage consumer outstanding balance (mousailles 3)
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 Polence (7)
Total Outstanding Balance (Thousands \$) 129
Total Outstanding Balance Key
Total Outstallding balance key
Total Outstanding Balance Comment
Total Gutstanding Bulance Comment
General Market Commentary

General Market Commentary



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Gold Canyon Bank	Michael J. Day
LICT Common Number	1354
UST Sequence Number:	1254
City: State:	Gold Canyon Arizona
RSSD:	Alizona
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loop Activity For	lam 2012
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	9,694
Average Consumer Outstanding balance (mousailus \$)	3,034
Average Consumer Outstanding Balance Key	
	nily, Consumer Loans, Overdraft Protection
nevering 1 11 anning, closed 2 nd 1 11 an	my consumer zound, overalare rocconon
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	16,873
Average Commercial Outstanding Balance Key	
Construction, Multifamily Residential, No	onFarm NonResidential, Commercial and Industrial
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	26,567
Total Outstanding Balance Key	
Total O. Late of the Bellevice C.	
Total Outstanding Balance Comment	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Goldwater Bank, N.A.	Robert Simpson
UST Sequence Number:	545
City:	Scottsdale
State:	Arizona
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58405
(for Depository Institutions)	
Loan Activity For:	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	
Therage commercial outstanding buttines key	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Polance (T. 1.4)	04.215
Total Outstanding Balance (Thousands \$)	84,215
T	
Total Outstanding Balance Key	
Table O table of the Pole of C	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Great River Holding Company	Dan Nelson
UST Sequence Number:	1277
City:	Baxter
State:	Minnesota
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	H3992
(for Thrift Holding Companies) FDIC Certificate Number:	
(for Depository Institutions)	
(for Depository institutions)	
Loan Activity For:	Jan, 2013
LOGIT ACTIVITY FOI.	Jan, 2013
Average Consumer Outstanding Releases (#1	07.040
Average Consumer Outstanding Balance (Thousands \$)	87,810
Average Consumer Outstanding Balance Key	
,	uity 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 A	AG RE
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	223,506
Total Gatstariang Balance (mousailus 7)	223,300
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Palance Commant	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

(including fiolding company where Applicable)		occa . cga. a	gs report.
Green Circle Investments, Inc. / Peoples Trust &	Micl	hael R. Segr	ner
Savings Bank		Ü	
Savings Barik			
LICT C N. I	725		
UST Sequence Number:	725		
City:	Clive		
State:	lowa		
RSSD:			
(for Bank Holding Companies)			
Holding Company Docket Number:			
(for Thrift Holding Companies)			
FDIC Certificate Number:	14692		
(for Depository Institutions)	14032		
(for Depository institutions)			
Lange Anticity Com	In 2012		
Loan Activity For:	Jan, 2013		
Average Consumer Outstanding Balance (Thousands \$)	29,194		
Average Consumer Outstanding Balance Key			
Cons - 4,939 Cons RE - 24,255			
CONS - 4,939 CONS NL - 24,233			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$)	126,823		
The control of the co	220,020		
Average Commercial Outstanding Palance Koy			
Average Commercial Outstanding Balance Key			
Com - 13,224 Com RE- 52,230			
Average Commercial Outstanding Balance Commen	t		
Ag - 20,358 Ag RE - 41,011			
Total Outstanding Balance (Thousands \$)	156,017		
Total Outstallang Balance (mousailus 5)	130,017		
T			
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
8			
General Market Commentary			



NAME OF INSTITUTION

(including Holding Company where Applicable	ing Company Where Applicable	Including Holding	(
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(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Greer Bancshares Incorporated	John Hobbs
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:	355 Greer South Carolina 27413
Average Consumer Outstanding Balance (Thousands \$)	48,128
Average Consumer Outstanding Balance Key	
	uses including residential mortgages, home equity, auto, student
loans and other consumer loans.	ases meraamig residential mortgages, nome equity, auto, stadent
idans and other consumer idans.	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	147,838
Twerage commercial outstanding balance (mousands)	147,030
Average Commercial Outstanding Balance Key	
Loans for commercial and industrial purp	ooses to sole proprietorships, partnerships, corporations and other
business enterprises, whether secured or	r unsecured, single-payment or installment. Generally commercial
real estate and commercial/industrial.	
Average Commercial Outstanding Relance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	195,966
Total Outstanding Balance Key	
Total outstanding balance key	
Total Outstanding Balance Comment	
General Market Commentary	
Scheral Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this rep
Guaranty Bank	Chari Dicar EVD

Guaranty Bank	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:	20670
(for Depository Institutions)	28670
(ioi Depository motitations)	
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 Release Commen	•
Average Commercial Outstanding Balance Comment	t .
Total Outstanding Balance (Thousands \$)	467,957
- Total Outstanding Salarise (modaling sy)	10.700
Total Outstanding Balance Key	
Ŭ ,	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Christina Enesey

Roads)	Christina Eriesey
UST Sequence Number:	
City:	
State:	0
RSSD: (for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	451,312
Average Consumer Outstanding Balance Key	
Average consumer outstanding bulance key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	980,828
Average commercial outstanding balance (mousandss)	980,828
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	
Total Outstanding Balance (Thousands \$)	1,432,140
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Datamany Sulance Comment	
General Market Commentary	



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

	Officer		
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:	JEFFERSON CITY Missouri 2038409		
, Average Consumer Outstanding Balance (Thousands \$)			
Average Consumer Outstanding Balance Key			
Average consumer outstanding balance key			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$)	679,490		
Average Commercial Outstanding Balance Key		real estate legis	
Commercial Loans include both agricultu	arai production and agricultural r	ear estate loans.	
Average Commercial Outstanding Balance Commen	t		
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	843,916		
,			
Total Outstanding Balance Comment			
General Market Commentary			



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

erson to be contacted regarding this report.	
Loria Barton	

(including Holding Company Where Applicable)	reison to be contacted regarding	ing tills report.	
HCSB Financial Corporation (Horry County State	Loria Barton		
Bank)			
• ,			
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 key			
Average Consumer Outstanding Balance Comment			
Average consumer outstanding balance comment			
Average Commercial Outstanding Balance (Thousands\$)	244,961		
Average commercial outstanding balance (mousands)	244,301		
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Comment			
Total Outstanding Balance (Thousands \$)	300,787		
Total Outstanding Palance Koy			
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
Total Outstanding Balance Comment			
General Market Commentary			
General Warker commentary			



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Heritage Oaks Bancorp	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)	24223
(1012 species), included,	
Loan Activity For:	Jan. 2013
Average Consumer Outstanding Balance (Thousands \$)	128,543
,	
Average Consumer Outstanding Balance Key	
	mland, 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	
	and Land, Agricultural, Commercial and Industrial, and Commercial.
	, 0
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	685,280
Total Odistaliania Dalarice (mousulus 4)	000)200
Total Outstanding Balance Key	
Total Gatstariang Balance Rey	
Total Outstanding Balance Comment	
Total Gatstariang Balance Comment	
General Market Commentary	
· · · · · · · · · · · · · · · · · ·	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Highlands Independent Bancshares, Inc. (Highlands Independent Bank)	Larissa Dearce
(riiginanas macpenaem bank)	
UST Sequence Number:	780
City:	
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 \ {\it (Thousands\$)} $	85,559
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Data provided is MTD Avg, not YTD Avg.	
Total Outstanding Balance (Thousands \$)	139,386
Total Outstanding Delay or Kou	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Data provided is MTD Avg, not YTD Avg.	Nonaccrual loans are included.
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HomeTown Bank of Alabama (HomeTown Bancorp of Alabama Inc)

Person to be contacted regarding this report:

• • •	 	contractor refer and the reports	
		Patti Young	

Bancorp of Alabama Inc)		
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:	756 Oneonta Alabama 3451603 57540	
Average Consumer Outstanding Balance (Thousands \$)	78,094	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	76,677	
The rage commercial outstanding balance (mousands)	70,077	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Balance (Thousands \$)	154,771	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
S		
Concern Maybet Commonts		
General Market Commentary		



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
IBT Bancorp (Independent Bank of Texas)	Heather Taylor
UST Sequence Number:	960
City:	Irving
State:	Texas
RSSD:	3129881
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	F747C
FDIC Certificate Number: (for Depository Institutions)	57476
(for Depository institutions)	
Loan Activity For:	Jan, 2013
Eduli / letivity i di.	3411, 2013
Average Consumer Outstanding Balance (Thousands \$)	5,900
Twendse consumer outstanding buildines (mousaillus 4)	3,500
Average Consumer Outstanding Balance Key	
Therage consumer outstanding buttinee key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	69,299
The rage commercial datatarians balance (modalitas)	03,233
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
5	
Total Outstanding Balance (Thousands \$)	75,199
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
General Market Commentary	



(Including Holding Company W	here Applicable)
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(Including Holding Company Where Applicable)	Person to be contacted regarding this report.
Independence Bank	Walter Braillard, 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)	
(
Loon Activity For	lam 2012
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	6,324
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
Average Consumer Outstanding Balance Comment	
A	24 402
Average Commercial Outstanding Balance (Thousands\$)	21,492
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	27,816
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Balance Comment	
Conoral Market Comments:	
General Market Commentary	



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Independent Bank	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
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Polence (7)	027 107
Average Consumer Outstanding Balance (Thousands \$)	837,197
Average Consumer Outstanding Palance Kov	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Polence Comment	
Average Consumer Outstanding Balance Comment	
A constitution of the contraction of the contractio	C44 C50
Average Commercial Outstanding Balance (Thousands\$)	614,659
Average Communication Contaton discrepance Key	
Average Commercial Outstanding Balance Key	
A constitution of the control of the	
Average Commercial Outstanding Balance Comment	
T	4.454.056
Total Outstanding Balance (Thousands \$)	1,451,856
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



	1910
NAME OF INSTITUTION	Davison to be contacted as and institute this remove.
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Indiana Community Bankcorp/ 3390935 (Bank of Indiana, N.A.)	Angel Nickle
of illulatia, N.A.)	
UST Sequence Number:	928
City:	Dana
State:	Indiana
RSSD:	3090935
(for Bank Holding Companies)	3030333
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	4331
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Loan Activity For.	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	5,104
, or upo control in a control in a control (in control in a contro	<u>- 0,20 : </u>
Average Consumer Outstanding Balance Key	
5 ,	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	41,020
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
T. 10	45.404
Total Outstanding Balance (Thousands \$)	46,124
Total Outstanding Relance Kou	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
General Market Commentary	
,	



NAME OF INSTITUTION

Person to be contacted regarding this report:

(medaling floiding company where Applicable)	- Control of the cont
Intermountain Community Bancorp	Leanna Cox, Controller 208-265- 3304
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	Sandpoint Idaho 2634490
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key	77,230
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	
General Market Commentary	



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Intervest Bancshares Corporation	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)	25044
FDIC Certificate Number:	35011
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
LOGIT ACTIVITY FOI.	Jan, 2013
Average Consumer Outstanding Palance (Thereads &)	396
Average Consumer Outstanding Balance (Thousands \$)	390
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	845,182
Average commercial outstanding balance (mousandss)	043,102
Average Commercial Outstanding Balance Key	
Includes land loans of \$6,605	
includes land loans of \$0,005	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	845,578
Total Outstanding Balance (mousands \$)	843,376
Total Outstanding Palance Koy	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
General Market Commentary	
Ceneral Market Commentary	



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
Liberty Bank Inc / Liberty Bank	Veronica Watkins 817-479-1053	
UST Sequence Number:	1326	
City:	Hurst	
State:	Texas	
RSSD:	3716151	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	26457	
(for Depository Institutions)		
Loan Activity For:	Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	63,583	
, , , , , , , , , , , , , , , , , , , ,		
Average Consumer Outstanding Balance Key		
includes overdraft		
includes overdraft		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	170,877	
	·	
Average Commercial Outstanding Balance Key		
Werage commercial outstanding balance key		
Average Commercial Outstanding Balance Comment	t	
Total Outstanding Balance (Thousands \$)	234,460	
Total Outstanding Balance Key		
Total Outstanding Balance Rey		
Talal O data alta a Balanca Communi		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Liberty Shares, Inc	Tamra J Schrader
UST Sequence Number:	611
City:	Hinesville
State:	Georgia
RSSD:	1086748
(for Bank Holding Companies)	1080748
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
, , ,	
Loan Activity For:	Jan, 2013
2541171611716471647164	July 2019
Average Consumer Outstanding Balance (Thousands \$)	58,742
Average Consumer Outstanding balance (mousands \$)	30,742
A Communication Polymer Man	
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 key	
Average Commercial Outstanding Balance Comment	t .
Total Outstanding Balance (Thousands \$)	424,352
Total Outstanding Balance Key	
,	

General Market Commentary

Total Outstanding Balance Comment



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
LNB Bancorp, Inc. Lorain National Bank	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 key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	471,129
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	883,028
3 , , , , , , , , , , , , , , , , , , ,	
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Balance Comment	
General Market Commentary	

General Market Commentary



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Lone Star Bank	Brent McRoberts
UST Sequence Number:	563
City:	Houston
State:	Texas
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58324
(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
· otal o atotalian g zalance (measante y)	
Total Outstanding Balance Key	
Total Catalana Balance Rey	
Total Outstanding Balance Comment	
Total Odditanding Bulance Comment	



NAME OF INSTITUTION	Dercon to be contacted regarding this reports
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Madison Financial Corporation (MFC) / Madison	Debra G. Neal, EVP
Bank, Richmond, Ky	
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
Loan Activity For.	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	61,633
Average Consumer Outstanding Balance Key	
YTD Consumer	
TTD 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 resid	dence as rates remained low in January.
· ·	,
Average Commercial Outstanding Balance (Thousands\$)	16,022
Average Commercial Outstanding Balance Key	
YTD Commercial	
TTD 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	v borrowers.
<u> </u>	
Total Outstanding Balance (Thousands \$)	77,655
Total Outstallding balance (mousands \$)	77,033
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Odistalians Bulance Comment	
General Market Commentary	



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
Manhattan Bancshares, Inc. / First Bank of	Kathleen Benn]
	Katilleen beilii	
Manhattan		
UST Sequence Number:	895	
City:	Manhattan	
State:	Illinois	
RSSD:	1206603	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)	2702	
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		
ilicidues. N.E. Field 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 Gatstallally Balarios (mousailus y)	00,0.0	
Total Outstanding Palance Koy		
Total Outstanding Balance Key		
Total Gross Loans in Process		
Total Outstanding Balance Comment		
General Market Commentary		
25		



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: RSSD:

Minnesota 1143904

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

1931

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



NAME OF INSTITUTION	Darcan to be contacted regarding this report:
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Maryland Financial Bank	Glenn W. Kirchner
UST Sequence Number:	1047
City:	Towson
State:	Maryland
	iviai yiaila
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 (mousailus 3)	3,320
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Twends consumer catestanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	47,578
Average Commercial Outstanding Balance Key	
The stage of the s	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	51,106
Total Outstallang Balance (mousulus 4)	31,100
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Metropolitan Capital Bancorn, Inc.

Person to be contacted regarding this report:

Neil C. Solomon

Metropolitali Capital Ballcorp, Ilic.	Neil C. Solomon	
(Metropolitan Capital Bank)		
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)	37 100	
(for Depository institutions)		
Lance Anticity Face	Jan. 2012	
Loan Activity For:	Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	9,987	
Average Consumer Outstanding Balance Key		
Average consumer outstanding balance key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Palance	109,769	
Average Commercial Outstanding Balance (Thousands\$)	109,709	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commen	t	
Twerage commercial outstanding balance commen		
Total Outstanding Balance (Thousands \$)	119,756	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		
Ceneral Market Commentary		



NAME OF INSTITUTION	Developed the second standard second second
(Including Holding Company Where Applicable) Mid-Wisconsin Financial Services, Inc	Person to be contacted regarding this report: Rhonda R. Kelley
iviid-vvisconsiii i manciai Services, inc	Miorida N. Reliey
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:	740 Medford Wisconsin 1139185 Jan, 2013
LOAN ACTIVITY FOI.	Jdii, 2015
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	240,002
,	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	295,549
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

MISSION BANK / COMMUNITY BANCSHARES,	DARRELL LAUTARET
INC.	
UST Sequence Number:	1226
City:	KINGMAN
State:	Arizona
RSSD:	3392443
(for Bank Holding Companies) Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57137
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	11,114
Average Consumer Outstanding Balance Key	
	lot loans, and other consumer loans (auto, cd secured, overdraft
lines, etc.)	
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousandss)	52,637
Werage commercial outstanding buildines (mousands,)	32,037
Average Commercial Outstanding Balance Key	
	se, land, Ag, multi-family and other commercial loans (ucc filings,
equipment, cd secured, unsecured etc.)	,,,,,,
Average Commercial Outstanding Balance Comment	t
ŭ j	
Total Outstanding Balance (Thousands \$)	63,751
_	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable) Monarch Community Bank	Rebecca Crabill
Wionarch Community Bank	Nebecca Crabiii
LIST Saguanca Number	447
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)	23003
(
Loan Activity For:	Jan, 2013
20011/1011114/1011	3411, 2023
Average Consumer Outstanding Balance (Thousands \$)	76 696
Average Consumer Outstanding Dalance (mousands \$)	70,030
Average Consumer Outstanding Palance Key	
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 Satistanang Balance (mousallus 4)	132,110
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Dalamas Comment	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

NBCAL BANCORP	(National Bank of California)
----------------------	-------------------------------

G. Scott Peterson, EVP/CCO

UST Sequence Number: 301

City:

Los Angeles

State: RSSD: California 2925406

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

24108

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



NAME OF INSTITUTION

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

NBK2 Financial Bank	Steve Bradley
UST Sequence Number:	Rising Sun Maryland 4862 Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	46,048
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
A constant Constant Control Co	100.100
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	
1	



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
New York Private Bank & Trust Corporation	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)		
(ioi bepository institutions)		
Lance Anticity From	Jan. 2042	
Loan Activity For:	Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	2,241,977	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Augusta Carana anaist Outatan dina Dalama	2.005.402	
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 Outstainaing Dalamos (measanas y)	1,521,7555	
Total Outstanding Balance Key		
Total Outstallulig Balance key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

NewBridge Bancorp	Bill Kosin (336)369-0924
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies)	141 Greensboro North Carolina 1076002
FDIC Certificate Number: (for Depository Institutions)	167999
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	
	edit to facilitate economic activity in support of communities,
	nt. In January 2013 the Bank originated \$48.2 million of loans.
As of January 31, 2013 the Bank held out	standing



Person to	be contacted	I regarding this report:	
jfeatherstone@inb.com			

Northwest Bancorporation, Inc. (Inland	jfeatherstone@inb.com
	Jieacherstone@inb.com
Northwest Bank)	
UST Sequence Number:	739
City:	Spokane
State:	Washington
RSSD:	2088329
(for Bank Holding Companies)	2000323
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	27601
(for Depository Institutions)	-100-
,	
Loan Activity For:	Jan, 2013
Louis section of the	July 2010
Average Consumer Outstanding Polence (T)	40 522
Average Consumer Outstanding Balance (Thousands \$)	40,523
Average Consumer Outstanding Balance Key	
Includes Residential Mtg, Credit Cards, C	onsumer Construction, Home Equity, Auto, Other Secured and Non
Secured Consumer Loans	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	236,166
Werage commercial outstanding balance (mousands)	250,200
Average Commercial Outstanding Polance Kov	
Average Commercial Outstanding Balance Key	idential Communical Book Estate Command Other Command and Nam
	idential Commercial Real Estate Secured, Other Secured and Non
Secured Commercial Loans	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	276,689
5 , , , , ,	
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
T. 10 !! D. !	
Total Outstanding Balance Comment	
General Market Commentary	

none



NAME OF INSTITUTION	1915
NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Ojai Community Bank	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:	E70E0
(for Depository Institutions)	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	
.4 **	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	72,891
Total Outstanding Balance Key	
n/a	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

NIANAS OS INICTITUTIONI		
NAME OF INSTITUTION	Person to be contacted regarding this report:	
(Including Holding Company Where Applicable)]
Old Second National Bank	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 consumer outstanding balance comment		
	252 422	
Average Commercial Outstanding Balance (Thousands\$)	862,499	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Palance Commer	n t	

Average Commercial Outstanding Balance Comment

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

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
OneFinancial Corporation	Crickett Broomas 501-370-4541
UST Sequence Number:	1175
City:	Little Rock
State:	Arkansas
RSSD:	2571269
(for Bank Holding Companies)	25/1203
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	
, and the same of	
Average Consumer Outstanding Balance Comment	
Average consumer outstanding balance comment	
A constitution of the contraction of the contractio	220 004
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	
6	
Total Outstanding Balance Comment	
Total Substanting Bulance Comment	
General Market Commentary	
General Market Commentary	

General Market Commentary



NAME OF INSTITUTION Person to be contacted regarding this report: (Including Holding Company Where Applicable) Kenneth Tse **OneUnited Bank** UST Sequence Number: 97 City: **Boston** Massachusetts State: RSSD: (for Bank Holding Companies) **Holding Company Docket Number:** (for Thrift Holding Companies) FDIC Certificate Number: 23966 (for Depository Institutions) Loan Activity For: 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**



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific City Financial Corporation / Pacific City

Person to be contacted regarding this report:

Timothy Chang

Bank	, c	
UST Sequence Number City State RSSD (for Bank Holding Companies Holding Company Docket Number (for Thrift Holding Companies FDIC Certificate Number (for Depository Institutions	Los Angeles California 3595084 57463	
Average Consumer Outstanding Balance (Thousands \$	138,709	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	370,249	
5 ,		
Average Commercial Outstanding Balance Commercial	nt	
Total Outstanding Balance (Thousands \$	508,958	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION

NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Pathway Bancorp-Pathway Bank	Thomas A. Emerton
· · · · · · · · · · · · · · · · · · ·	
LICT Coguanco Number	752
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
	1332
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	10,128
Therage consumer cuestanaing paramee (mousanas y)	10)120
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Twerage consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	87,725
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Rey	
Average Commercial Outstanding Balance Comment	
	0.000
Total Outstanding Balance (Thousands \$)	97,853
Total Outstanding Balance Key	

Total Outstanding Balance Comment

General Market Commentary



Person	to be	contacted	regardır	ng this	report:
lacon Watcon					

Patterson State Bank	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
A C O tale d'a Dalance	405.750
Average Consumer Outstanding Balance (Thousands \$)	105,769
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
Average Consumer Outstanding Balance Comment	
The ruge consumer outstanding building comment	
Average Commercial Outstanding Balance (Thousands\$)	40,935
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	146,704
T. 10	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
PeoplesSouth Bancshares, Inc.	Pam Pickle, Accounting Officer
UST Sequence Number:	950
City:	Colquitt
State:	Georgia
RSSD:	1866155
んろろし. (for Bank Holding Companies)	1000133
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	21292
(for Depository Institutions)	
(
Loan Activity For:	Jan, 2013
Loan Activity For.	Jan, 2013
	101 001
Average Consumer Outstanding Balance (Thousands \$)	101,624
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
A	200.247
Average Commercial Outstanding Balance (Thousands\$)	208,247
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Palanco (Theywords &)	309,871
Total Outstanding Balance (Thousands \$)	303,871
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

Person to be contacted regarding this report: José Méndez Popular, Inc.

> UST Sequence Number: 117

> > San Juan City:

Puerto Rico State:

RSSD:

1129382

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: | 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

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



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Prairie Star Bancshares, Inc. / Bank of the Prairie	Robert M. Wiley, CEO	
UST Sequence Number Cit Stat RSSI (for Bank Holding Companie Holding Company Docket Number (for Thrift Holding Companie FDIC Certificate Number (for Depository Institution	y: Olathe e: Kansas D: 1058624 es) r: 4626	
Average Consumer Outstanding Balance (Thousands	\$) 10,210	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Commer	t	
Average Commercial Outstanding Balance (Thousand	\$) 42,874	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comm	ent	
Total Outstanding Balance (Thousands	\$) 53,084	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Premier Financial Corp.	Patrick J. Niemer, SVP/CFO
UST Sequence Number:	932
City:	Dubuque
State:	lowa
RSSD:	2687124
(for Bank Holding Companies)	2007124
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
, , , , , , , , , , , , , , , , , , , ,	
Loan Activity For:	Jan, 2013
20011110111114 1 011	3411, 2023
Average Consumer Outstanding Balance (Thousands \$)	19,933
Average Consumer Outstanding Balance (mousands \$)	19,933
A C C . Laboral' Balance Ka	
Average Consumer Outstanding Balance Key	
Dubuque	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	135,648
Average Commercial Outstanding Balance Key	
Dubuque	
Dubuque	
Average Commencial Outstanding Dalamas Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	155,581
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Conoral Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Premier Service Bank	Jessica W. Lee, EVP & CFO
UST Sequence Number:	808
City:	Riverside
State:	California
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57059
(for Depository Institutions)	
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	
Therage commercial dutatanang balance key	
Average Commercial Outstanding Balance Comment	_
Average commercial outstanding balance comment	
Total Outstanding Palance (T)	92 201
Total Outstanding Balance (Thousands \$)	82,201

Total Outstanding Balance Comment

Total Outstanding Balance Key

General Market Commentary



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

RICHARD H. FLAKE, EVP/CFO

PROVIDENT COMMUNITY BANCSHARES, INC

UST Sequence Number: 918

> **ROCK HILL** City:

South Carolina State:

RSSD: 24420

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

28997

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



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)		
Land Add to Face	1 2012	
Loan Activity For:	Jan, 2013	
Average Consumer Outstanding Palance (T)	47.216	
Average Consumer Outstanding Balance (Thousands \$)	47,316	
Average Consumer Outstanding Balance Key		
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 Commen	t	
Total Outstanding Balance (Thousands \$)	173,969	
Total O. Late of Proc. Balance Ko		
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
Total Outstanding Balance Comment		
General Market Commentary		
Concrat Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

RCB FINANCIAL CORPORATION

MELISSA Y. DEEMS	N	ΊĿL	155A	۱Υ.	U	ΕE	IVI:
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LICT Construction No. 11 and 12	4240	
UST Sequence Number:	1248	
City:	ROME	
State:	Georgia	
RSSD:	3923539	
(for Bank Holding Companies)		
Holding Company Docket Number:	N/A	
(for Thrift Holding Companies)	50200	
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 su	ibsidiary and not the holding co	mpany
•	,	
Average Consumer Outstanding Balance Comment		
Average consumer outstanding balance comment		
Average Commercial Outstanding Balance (Thousands\$)	86,833	
Average Commercial Outstanding Balance Key		
Monthend balance/loans made by the su	ibsidiary and not the holding co	mpany
Average Commercial Outstanding Balance Comment	_	
Total Outstanding Palance (Thermonds &)	105,071	
Total Outstanding Balance (Thousands \$)	105,071	
Total Outstanding Balance Key		
Monthend balance/loans made by the su	ibsidiary and not the holding co	mpany
Total Outstanding Balance Comment		
General Market Commentary		
Concrete Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Regent Bancorp, Inc.	Pamela Joy Owens, CFO 864-678-4735
· · ·	
UST Sequence Number:	868
City:	Davie
State:	Florida
RSSD:	2891006
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Polence (=)	CF OAF
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	
The rage commercial cultural and a second response respon	
Average Commercial Outstanding Balance Comment	
De-Novo SOLD EFF 12/31/11	
Total Outstanding Balance (Thousands \$)	314,937
Total Catatanan 8 Janan Catana 47	32.1931
Total Outstanding Delegas Key	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Canaral Market Comments:	
General Market Commentary	



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	_
REGIONAL BANKSHARES INC./HERITAGE	TODD G. BUDDIN	
COMMUNITY BANK		
		-
UST Sequence Number:	620	
City:	HARTSVILLE	
State:	South Carolina	
RSSD:	2954415	
(for Bank Holding Companies)	2554415	
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		
Twerage consumer outstanding bulance comment		
Average Commercial Outstanding Balance (Thousands\$)	60,295	
Average Commercial Outstanding balance (mousandss)	00,293	
Average Commercial Outstanding Polonce Koy		
Average Commercial Outstanding Balance Key		
A Communicid O data all'as Balance Communic		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	77,061	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable) Reliance Bancshares, Inc.	David Franke
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	595 Frontenac Missouri 2787118
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	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

River Valley Bancorporation, Inc. River Valley Bank	Jay Wittman		
UST Sequence Numbe	r: 1216		
City	/: Wausau		
State	e: Wisconsin		
RSSE			
(for Bank Holding Companie			
Holding Company Docket Numbe			
(for Thrift Holding Companie FDIC Certificate Numbe			
(for Depository Institution			
(ioi Depository institution	5)		
Loan Activity Fo	r: Jan, 2013		
Average Consumer Outstanding Balance (Thousands	\$) 169,907		
Average Consumer Outstanding Balance Key			
1-4 family loans, loans held for sale, Hi	ELOC, overdrafts, and other consu	mer loans	
Average Consumer Outstanding Balance Commen	t		
The Bank has begun to hold more 1-4 f	amily mortgages on its balance sh	eet due to a decrea	ase in the demand
for commercial credit.			
Average Commercial Outstanding Balance (Thousands	592,970		
Average Commercial Outstanding Balance Key			
Commercial and Commercial Real Esta	te loans		
Average Commercial Outstanding Balance Comme	ent		
The Bank's commercial loan pipeline is			
	· · · · · ·		
Total Outstanding Balance (Thousands	762,877		
·	·		
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
2 state of the sta			
General Market Commentary			
Ceneral Market Commentary			



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank)	Jen Stevenson
,	
UST Sequence Number:	501
City:	Little Rock
State:	Arkansas
RSSD: (for Bank Holding Companies)	2066886
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	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 Communical Ovitators disca Poleman Kov	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	515,051
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable) Royal Bancshares of Pennsylvania	Michael S Thompson
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	512 Narberth Pennsylvania 2324429
Average Consumer Outstanding Balance (Thousands \$)	26,052
Average Consumer Outstanding Balance Key	
Therage defisation outstanding butteries	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	331,763
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	357,815
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General ividirect commentary	



NAME OF INSTITUTION (Including Holding Company Where Applicable) Santa Clara Valley Bank	Person to be contacted regarding this report: Annette Engelhart
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:	Santa Paula California 34806 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	



NAME OF INSTITUTION (Including Holding Company Where Applicable) Securant Bank & Trust Person to be contacted regarding this report: Jeffrey M. Dereszynski
UST Sequence Number: City: Milwaukee State: 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 \$) 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



NAME OF INSTITUTION	2360
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Severn Bancorp, Inc. (Severn Savings Bank, FSB)	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)	22267
FDIC Certificate Number: (for Depository Institutions)	32367
(ior Depository institutions)	
Loan Activity For:	Jan, 2013
Louit Activity For.	3411, 2013
Average Consumer Outstanding Balance (Thousands \$)	452,342
Trerage consumer outstanding bulance (mousaillus 4)	132,312
Average Consumer Outstanding Balance Key	
Twerage denounter duestarianing burantee het	
Average Consumer Outstanding Balance Comment	
	sidential property as collateral, loans to individuals with other non-
commercial collateral, and all unsecured	
commercial conaceral, and an anoccarea	Touris to marriadas
Average Commercial Outstanding Balance (Thousands\$)	291,110
Werage commercial outstanding balance (mousantssy)	231,110
Average Commercial Outstanding Balance Key	
Twerage commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
	commercial property or other business assets as collateral, and
	rships, sole proprietorships, and other business enterprises
discedica loans to corporations, partner	sinps, sole proprietorsinps, and other business effectprises
Total Outstanding Balance (Thousands \$)	743 452
Total Outstanding Balance (mousailus \$)	773,732
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Balance Comment	
Total Galatiang Balance Comment	
General Market Commentary	
Concrat Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

					,				
South	Crest	Financ	ial G	irou	p, Inc	. (Bank	of U	oson	Doug Hertha

UST Sequence Number: 1210

> **Peachtree City** City:

State:

Georgia 2497202

17041

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 \$) | 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



NAME OF INSTITUTION	1940
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
SouthFirst Bancshares, Inc (Holding Company)	Rick Taylor
SouthFirst Bank (Thrift Subsidiary)	
UGT 6	1004
UST Sequence Number:	Sylacoura
City: State:	Sylacauga Alabama
RSSD:	Alabama
(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
Account of Community October disc Delegate Key	
Average Consumer Outstanding Balance Key net of lip and before ALLL	
Het of lip and before ALLE	
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	
Total Outcoming Suitance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable	(Including I	Holding (Company \	Where App	licable
---	--------------	-----------	-----------	-----------	---------

SpiritBank	Trevor Kelly (stkelly@spiritbank.com/405-775- 1128)
	1120)
UST Sequence Numbe	r: 1009
City	
State	
RSSE (for Bank Holding Companie	
Holding Company Docket Number	
(for Thrift Holding Companie	
FDIC Certificate Number	
(for Depository Institution	s)
Loan Activity Fo	r: Jan, 2013
,	
Average Consumer Outstanding Balance (Thousands	\$) 296,406
Average Consumer Outstanding Balance Key	
	nily and other personal expenditures, Loans secured by 1-4 family
residential properties	
Average Consumer Outstanding Balance Commen	t
Average Commercial Outstanding Balance (Thousands:	498,852
Average Commercial Outstanding Balance Key	tial construction COLLEGES Laws are used by formal and Laws to
finance agricultural production and oth	tial construction, C&I Loans, Loans secured by farmland, Loans to
imance agricultural production and our	ici idalis to idillicis.
Average Commercial Outstanding Balance Comme	ent
Total Outstanding Balance (Thousands	795,258
Total Outstanding Balance Key	
Total Outstalluling balance key	
Total Outstanding Balance Comment	
Consul Market Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
St. Johns Bancshares, Inc.	Brad Muhlke, Senior V.P. (314) 428-1059, Ext.	
, and the second	3494	
	0.0.	
HST Sequence Number:	751	
UST Sequence Number:		
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	
The rage consumer catestantants balance (moustants \$7)	30,110	
Average Consumer Outstanding Balance Key		
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 key		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	204,564	
3		
Total Outstanding Balance Key		
Total Outstanding Balance Rey		
Total Outstanding Balance Comment		
General Market Commentary		
,		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Standard Bancshares, Inc.	Scott Smits
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:	1114 Hickory Hills Illinois 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 do \$1,730,149	uring the month of January 2013 with total commitments of
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



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Wayne Paylicek

& Trust	wayne Pavlicek	
a mast		
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)	20113	
Loan Activity For:	Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	57,177	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Little Change		
Little Change		
Average Commercial Outstanding Balance (Thousands\$)	263,386	
	,	
Average Commercial Outstanding Balance Key		
A Comment of the Comment of the Comment		
Average Commercial Outstanding Balance Commen Payoffs	t	
Fayons		
Total Outstanding Balance (Thousands \$)	320,563	
Total Catotalianing Dalarice (mousains y)	320,303	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
Conoral Market Commentary		
General Market Commentary		



	1110
NAME OF INSTITUTION	Denote to be accepted as accepting this gardent
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Synovus Financial Corp.	Brett Willis (706)644-2716
LIST Coguence Number	100
UST Sequence Number:	100
City:	Columbus
State:	Georgia
RSSD: (for Bank Holding Companies)	1078846
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
A construction of the Construction Balance IV.	
Average Commercial Outstanding Balance Key	
Average Communication Contacts and the Polarice Communication	
Average Commercial Outstanding Balance Comment	
Total Outstanding Relance (*)	10 502 227
Total Outstanding Balance (Thousands \$)	19,503,337
Table Order d'av Balance Ka	
Total Outstanding Balance Key	
Total Outstanding Polones Comment	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION	1310
NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Syringa Bancorp (single-tier holding company of	Brian Heim
Syringa Bank)	
UST Sequence Number:	395
City:	Boise
State: RSSD:	Idaho 3338861
(for Bank Holding Companies)	3330001
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	
A	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	105,604
The age commenced and a second a second and	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	137 304
Total Outstanding Balance (mousanus 3)	137,304
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
Conoral Market Commenter:	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Bank of Delmarva (Holding Company - Delmar Bancorp)	Kim Thomas, CFO/EVP
1,	
UST Sequence Number:	1070
City:	Salisbury
State:	Maryland
RSSD:	1249918
(for Bank Holding Companies)	1243310
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.l	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	
	l, 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	t
Total Outstanding Balance (Thousands \$)	323 744
Total Gatatananig Balance (moasanas y)	323),
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Inclu	ding Hol	ding Com	pany Wher	e Applicable)
(IIIICI G	anig 110	anib con	ipairy vviici	c / ipplicable)

cluding Holding Company Where Applicable)	reison to be contacted regarding this report.
The First, N.A.	Deborah Wallace

The First, N.A.	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)	1230
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	t
T	050 400
Total Outstanding Balance (Thousands \$)	869,409
Total O data all as Balanca Ka	
Total Outstanding Balance Key	
Total Outstanding Palance Comment	
Total Outstanding Balance Comment	
Conoral Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Harbor Bank of Maryland (Harbor Bankshares Corporation)

Person to be contacted regarding this report:

Darius L. Davis

UST Sequence Number:	1273
City:	Baltimore
State:	Maryland
RSSD:	2008130
(for Bank Holding Companies)	
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 consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	144,015
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	169,705
Total Outstallaning Balance (mousulus \$)	103,703
Total Outstanding Palance Koy	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

THE QUEENSBOROUGH COMPANY	JENNIFER HERRING
UST Sequence Numbe	
Cit	
State	
RSSE	
(for Bank Holding Companie	
Holding Company Docket Numbe (for Thrift Holding Companie	
FDIC Certificate Numbe	
(for Depository Institution	
Loan Activity Fo	r: 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 Commen	
INCLUDES MORTGAGE LOANS HELD FO	OR SALE
Average Commercial Outstanding Balance (Thousands	368,267
Average Commercial Outstanding Balance Key	
ALL OTHER CALL REPORT CODES	
Average Commencial Outstanding Relation Comme	
Average Commercial Outstanding Balance Comme	ent
Total Outstanding Balance (Thousands	521 402
Total Outstanding Dalance (mousanus	3) 331,402
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Balance Comment	
General Market Commentary	
,	

General Market Commentary



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

JEFF F	RITTS		

TODD BANCSHARES, INC. / UNITED SOUTHERN BANK	JEFF FRITTS		
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:	HOPKINSVILLE Kentucky 1140574		
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key	80,627		
General Ledger Statement of Condition - DO NOT INCLUDE: Non Accrual; Loan Los		•	otals
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	97,119		
General Ledger Statement of Condition - RE Loans; Participation Loans. (Totals DC Participations Sold)	•		
Average Commercial Outstanding Balance Commen	t		_
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	177,746		
Total of Consumer Loans Averages and C Averages DO NOT INCLUDE: Non Accrual	•	•	ial
Total Outstanding Balance Comment			



NAME OF INSTITUTION

NAME OF INSTITUTION	Derson to be contacted regarding this reports
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
U. S. Century Bank	David McCombie
UST Sequence Number:	782
	Miami
City:	
State:	Florida
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57369
	37303
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	76.940
Average Consumer Outstanding balance (mousands \$)	76,849
Average Consumer Outstanding Balance Key	
	tion, home equity, other consumer and overdrafts
1 Training mortgages, consumer constitue	tion, nome equity, other consumer and overdiants
Average Consumer Outstanding Balance Comment	
Increase from December due to higher re	eal estate consumer loans.
Average Commercial Outstanding Balance (Thousands\$)	709,961
	<u> </u>
Average Commercial Ovitate ading Release Key	
Average Commercial Outstanding Balance Key	
Commercial, Commercial Real Estate, mu	ınicipal and loans to foreign banks
Average Commercial Outstanding Balance Comment	
Decrease from December due to a decre	ase in Real Estate Commercial loans and Commercial loans
Total Outstanding Balance (Thousands \$)	786.810
Total Catatian 8 Janan Catatian 47	760/020
Total Outstanding Balance Key	
Total Outstanding Polonce Comment	
Total Outstanding Balance Comment	
General Market Commentary	
Contract Commentary	



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: City: State: ResSD: STORY: Albuquerque SSD: (for Bank Holding Companies) (for Thirt Holding Companies) FDIC Certificate Number: (for Thirt Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Jan, 2013 Average Consumer Outstanding Balance (Thousands 5) Average Consumer Outstanding Balance Key Average Commercial Outstanding Balance (Thousands) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands 5) Total Outstanding Balance Comment Total Outstanding Balance Comment General Market Commentary			
State: RSSD: 324654 RSSD: 324654 Holding Company Docket Number: (for Turiff Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Jan, 2013 Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key Average Consumer Outstanding Balance (Thousands \$) Average Commercial Outstanding Balance (Thousands \$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Key Total Outstanding Balance Comment	UST Sequence Number:	1350	
RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thriff Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Jan, 2013 Average Consumer Outstanding Balance (Thousands \$) 13,684 Average Consumer Outstanding Balance Key Average Commercial Outstanding Balance (Thousands) Average Commercial Outstanding Balance (Thousands) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	City:	Albuquerque	
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Jan, 2013 Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key Average Commercial Outstanding Balance (Thousands \$) Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Comment	State:	New Mexico	
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Jan, 2013 Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance (Thousands \$) Average Commercial Outstanding Balance (Thousands \$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands \$) Total Outstanding Balance Comment Total Outstanding Balance Comment Total Outstanding Balance Comment	RSSD:	3824654	
FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Jan, 2013 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 Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Comment			
FDIC Certificate Number: (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		H2495	
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 Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Comment			
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 Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment		32329	
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance (Thousands \$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	(for Depository Institutions)		
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance (Thousands \$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment			
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	Loan Activity For:	Jan, 2013	
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			
Average Commercial Outstanding Balance (Thousandss) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Consumer Outstanding Balance (Thousands \$)	13,684	
Average Commercial Outstanding Balance (Thousandss) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Consumer Outstanding Balance Key		
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	S S		
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment			
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Commercial Outstanding Ralance (Thousands)	24 859	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Commercial Outstanding Balance (mousanus)	24,033	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Commercial Outstanding Palance Koy		
Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Commercial Outstanding Balance key		
Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment			
Total Outstanding Balance (Thousands \$) 38,543 Total Outstanding Balance Key Total Outstanding Balance Comment			
Total Outstanding Balance Key Total Outstanding Balance Comment	Average Commercial Outstanding Balance Comment		
Total Outstanding Balance Key Total Outstanding Balance Comment			
Total Outstanding Balance Key Total Outstanding Balance Comment			
Total Outstanding Balance Comment	Total Outstanding Balance (Thousands \$)	38,543	
Total Outstanding Balance Comment			
	Total Outstanding Balance Key		
	Total Outstanding Balance Comment		
General Market Commentary			
General Market Commentary			
General Market Commentary	General Market Commentary		
	General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
United Community Banks, Inc.	David Shearrow
UST Sequence Number:	Blairsville Georgia 1249347 Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	1,342,521
Twerage consumer outstanding balance (mousailus 5)	1,572,521
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
According Communication Contacts and the Contacts and	2.052.040
Average Commercial Outstanding Balance (Thousands\$)	2,853,048
Average Commercial Outstanding Balance Key	
, <u> </u>	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	4,195,569
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Ü	
General Market Commentary	



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Unity Bancorp	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)	
Lana Anth 9 Est	lan 2012
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	179 713
Average consumer outstanding balance (mousailus ș)	173,713
Average Consumer Outstanding Balance Key	
Residential and Home Equity	
Average Consumer Outstanding Balance Comment	
A Comment of the little of the	400.040
Average Commercial Outstanding Balance (Thousands\$)	408,919
Average Commercial Outstanding Balance Key	
Commercial, 504, SBA 7(a)	
555.5.5, 55.7, (4)	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	588,632
T. 10	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
State Comment	
General Market Commentary	
·	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Universal Bancorp (Bloomfield State Bank)	William B McNeely
UST Sequence Number:	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)	
(for Depository institutions)	
Loan Activity For:	Jan, 2013
Loan Activity For.	Jan, 2013
Average Consumer Outstanding Palance (Thereads &)	E6 E22
Average Consumer Outstanding Balance (Thousands \$)	56,522
Average Consumer Outstanding Palance Koy	
Average Consumer Outstanding Balance Key	
Average Concumer Outstanding Palance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Polence	100.214
Average Commercial Outstanding Balance (Thousands\$)	190,214
Average Commercial Outstanding Palance Voy	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	246,736
Total Outstanding Balance (mousands \$)	240,730
Total Outstanding Palance Koy	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding balance Comment	
Canaral Market Commentary	
General Market Commentary	



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding	g this report:
Uwharrie Capital Corp	David Beaver	
		
UST Sequence Number:	129	
City:	Albemarle	
State:	North Carolina	
RSSD:	2082532	
(for Bank Holding Companies)	2002002	
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		
0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		
General Market Commentary		
, , , , , , , , , , , , , , , , , , ,		



	1310
NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Valley Bank	Jerry Bradley
UST Sequence Number:	169
City:	Roanoke
State:	Virginia
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	24010
FDIC Certificate Number: (for Depository Institutions)	34019
(for Depository institutions)	
Loan Activity For:	Jan, 2013
Loan Activity For.	Jan, 2013
Average Consumer Outstanding Polence (7)	145 147
Average Consumer Outstanding Balance (Thousands \$)	145,147
Average Consumer Outstanding Polemes Ver	
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	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Village Bank, a wholly-owned subsidiary of	Dennis Falk, 804 419	1231
Village Bank and Trust Financial Corp		
UST Sequence Number:	1137	
City:		
State:		
RSSD:	3251027	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number: (for Depository Institutions)	35111	
(for Depository institutions)		
Loan Activity For:	Jan, 2013	
$ Average\ Consumer\ Outstanding\ Balance\ ({\tt Thousands}\ \$) $	121,128	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Palance Comment		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	231,354	
, , , , , , , , , , , , , , , , , , , ,		
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commer	t	
T. 10	252 422	
Total Outstanding Balance (Thousands \$)	352,482	
Total Outstanding Balance Key		
Total Outstanding Balance Rey		
Total Outstanding Balance Comment		
<u> </u>		
General Market Commentary		



NAME OF INSTITUTION

Virginia Company Bank	sheryl.moses@vacompanybank.com
Virginia Company bank	Sheryhmoses@vacompanysank.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)	3317
Loan Activity For:	Jan, 2013
Average Consumer Outstanding Balance (Thousands \$)	29,229
Average consumer outstanding balance (mousailus \$)	23,223
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding balance Comment	
	70.007
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	



NAME OF INSTITUTION

Person to be contacted regarding this report:	
Ty Maxfield	

Vision Bank Toyas	Ty Mayfield
Vision Bank - Texas	Ty Maxfield
UST Sequence Number:	732
City:	
State:	Texas
RSSD:	TCAUS
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58447
(for Depository Institutions)	
Loan Activity For:	Jan, 2013
Zouii Notivity Toti	var.) 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 Palance Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
The age commercial outstanding building comment	
Total Outstanding Balance (Thousands \$)	89,246
<u> </u>	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
White River Bancshares Company (UST	Russell Nugent 479-684-3778
Sequence Number 660)	rnugent@sbofa.com
· · · · · · · · · · · · · · · · · · ·	<u> </u>
UST Sequence Number:	660
·	Fayetteville
City:	
State:	Arkansas
RSSD:	3350724
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Lance Anticites Form	In. 2012
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 (Inousandss)	200,532
A construction of the Control of the	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	377,000
Total Outstanding Balance Key	
<u> </u>	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Worthington Financial Holdings, Inc. / Worthington Federal Bank (WFB)	Patti Walker, VP, Loan Administration Mgr
UST Sequence Numbe City State RSSE (for Bank Holding Companie Holding Company Docket Numbe (for Thrift Holding Companie FDIC Certificate Numbe (for Depository Institution	y: Huntsville e: Alabama 0: 626370 r: H3488 r: 0
Average Consumer Outstanding Balance (Thousands	\$) 49,446
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Commen	t
Average Consumer purpose loans inclu	udes HFS mortgage pipeline loans totaling \$7.7 million.
Average Commercial Outstanding Balance (Thousands	69,576
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comme Due to a core processing conversion, to balance data. Total Outstanding Balance (Thousands	his report includes month end actual data rather than average monthly
•	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
UST Sequence Number:	
City:	
State:	
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
(101 Depository institutions)	
Loan Activity For:	
200117101111171111111111111111111111111	
Average Consumer Outstanding Balance (Thousands \$)	
Average consumer outstanding balance (mousailus ș)	
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Balance Comment	
Average Commencial Outstanding Delance	
Average Commercial Outstanding Balance (Thousands\$)	
Average Commencial Ovitate ading Delegate Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	
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Total Outstanding Balance (Thousands \$)	
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