

NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Bank of the Carolinas	Helen A Farnsworth
LICT Common on Number	1000
UST Sequence Number:	1008
City:	Mocksville North Carolina
State: RSSD:	North Carolina
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34903
(for Depository Institutions)	
Laura Antivitus Faus	1 2014
Loan Activity For:	Jan, 2014
Average Concumer Outstanding Palance (The country)	96 996
Average Consumer Outstanding Balance (Thousands \$)	86,886
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance key	
Average Consumer Outstanding Balance Comment	
Twendse denounce detectanding building comment	
Average Commercial Outstanding Balance (Thousands\$)	190,372
5 - 10 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	
Average Commercial Outstanding Balance Key	
,	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	277,258
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
Bankers' Bank of the West	Karen Milano	
UST Sequence Number:	503	
City:	Denver	
State:	Colorado	
RSSD:	2249401	
(for Bank Holding Companies)	2273701	
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	23210	
(for Depository Institutions)		
Loan Activity For:	Jan, 2014	
Average Consumer Outstanding Balance (Thousands \$)	167	
Average Consumer Outstanding Balance Key		
Total represent consumers loans including	ng executive credit cards	
Average Consumer Outstanding Balance Comment		
	k of the West is a correspondent bank serving community financial	
institutions and receives very few reques		
modifications and receives very rew reques		
Average Commercial Outstanding Balance (Thousands\$)	160,534	
Average commercial outstanding balance (mousandss)	100,554	
Average Commercial Outstanding Balance Key		
The commercial loans include all loans ex	vent consumer leans	
The commercial loans include all loans ex	cept consumer loans.	
A		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	160,701	
Total Outstanding Balance Key		
The total is the consumer and commercial	al loans for both the Denver, Colorado and Lincoln, Nebraska	
locations.		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

BCB HOLDING COMPANY INC AND BAY BANK	SUSAN UNDERWOOD
UST Sequence Number:	1084
City:	MOBILE
State:	Alabama
RSSD: (for Bank Holding Companies)	2821441
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34872
(for Depository Institutions)	
Loop Activity For	lon 2014
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	9,994
Twerage consumer outstanding paramete (moustains 4)	3,55
Average Consumer Outstanding Balance Key	
CONSUMER LOANS	
Average Consumer Outstanding Balance Comment	
Average Commencial Outstanding Polence	25 540
Average Commercial Outstanding Balance (Thousands\$)	35,510
Average Commercial Outstanding Balance Key	
COMMERCIAL LOANS	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	45,504
Total Outstanding Delayer Nov.	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
	A. THE LENDERS ARE CONCENTRATING CALLS TO LIGHT INDUSTRIAL
BUSINESS.	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to	be contacted	regarding	this report:
	CATE	RIGGS	

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, 2014	
Average Consumer Outstanding Polence (*)	C 011	
Average Consumer Outstanding Balance (Thousands \$)	6,011	
Average Consumer Outstanding Balance Key		
Average consumer outstanding balance key		
Average Consumer Outstanding Balance Comment		
The ruge consumer outstanding balance comment		
Average Commercial Outstanding Balance (Thousands\$)	41,734	
, , , , , , , , , , , , , , , , , , , ,	12,101	
Average Commercial Outstanding Balance Key		
, <u>, , , , , , , , , , , , , , , , , , </u>		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	47,745	
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:
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, 2014
Average Consumer Outstanding Balance (Thousands \$)	136,188
	, , , , , , , , , , , , , , , , , , ,
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	418,154
Average Commercial Outstanding Balance Key	
Twerage commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	554,342
Total Outstanding Balance Key	
Total Suistanding Bulance Rey	
Talako lata dia Palana Camana	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Citizens Bank & Trust Co.	Stephanie Couture
UST Sequence Number:	980
•	
City: State:	Covington Louisiana
RSSD:	Louisiana
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	16417
(for Depository Institutions)	
Loan Activity For:	Jan, 2014
Louit Activity For.	3411, 2014
Average Consumer Outstanding Balance (Thousands \$)	19,877
, meruge consumer customanna cuntomana (messama)	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	48,485
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Palance (The code 4)	60.262
Total Outstanding Balance (Thousands \$)	68,362
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:
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)	547 VERSAILLES Kentucky 34256
	F2 252
Average Consumer Outstanding Balance (Thousands \$)	52,369
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	59,512
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t.
Total Outstanding Balance (Thousands \$)	111,881
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Balance Comment	
Constant Andrews	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable) City National Bank of New Jersey	Person to be contacted regarding this report: Paul Maisch
City National Bank of New Jersey	Faul MaisCII
UST Sequence Number: City:	840 Newark
State:	New Jersey
RSSD: (for Bank Holding Companies)	1048849
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	21111
()	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	21,233
Average Consumer Outstanding Balance Key 248307	
240307	
Average Consumer Outstanding Balance Comment	
	442.002
Average Commercial Outstanding Balance (Thousands\$)	142,903
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	164,136
, , , , , , , , , , , , , , , , , , , ,	
Total Outstanding Balance Key	
Total Outstanding Palance Comment	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Community Bankers Trust Corporation	Bruce E. Thomas
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:	113 Glen Allen Virginia 3687046
Average Concumer Outstanding Palance (The control)	210 622
Average Consumer Outstanding Balance (Thousands \$)	219,622
Average Consumer Outstanding Balance Key	
Twerage consumer outstanding balance key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	460,842
Werage commercial outstanding bulance (mousaintss)	100,072
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	680,464
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Community First, Inc.	Jon Thompson, CFO
UST Sequence Number:	330
City:	Columbia
State:	Tennessee
RSSD:	3108194
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	25465
FDIC Certificate Number:	35165
(for Depository Institutions)	
Loan Activity For	Jan, 2014
Loan Activity For:	Jan, 2014
Average Company Outstanding Release (#1	122,000
Average Consumer Outstanding Balance (Thousands \$)	122,998
Average Consumon Outstanding Balance Key	
Average Consumer Outstanding Balance Key	
A Communication Bullion Communication	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	148,825
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	271,823
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:

CRAZY WOMAN CREEK BANCORP INC.	CAROLYN KAISER
UST Sequence Number:	673
City:	BUFFALO
State:	Wyoming
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	3903
(for Thrift Holding Companies) FDIC Certificate Number:	29696
(for Depository Institutions)	29090
(ioi Depositor) matteations,	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	26,949
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
includes SFD mortgages funded with	
the intention to sell to secondary	
Average Commercial Outstanding Balance (Thousands\$)	47,281
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	74,230
Total O. Lata all as Balance Ma	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding balance Comment	
General Market Commentary	
Ceneral Warker Commentary	



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)	1133072
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	19163
(for Depository Institutions)	
Lance Anticity France	Jan. 2014
Loan Activity For:	Jan, 2014
A C O Late d'ex Balance	24.200
Average Consumer Outstanding Balance (Thousands \$)	24,388
A C O . Laborallian Balance Ko	
Average Consumer Outstanding Balance Key	
Access Comment Outstanding Polymer Comment	
Average Consumer Outstanding Balance Comment	
A constant Communication Control Contr	20.704
Average Commercial Outstanding Balance (Thousands\$)	29,701
A constant Communication Control Contr	
Average Commercial Outstanding Balance Key	
A constant Communication Communication Relations Communication	
Average Commercial Outstanding Balance Comment	
T. 10	E4.000
Total Outstanding Balance (Thousands \$)	54,089
Total Outstanding Balance Key	
Total Outstanding Polency Comment	
Total Outstanding Balance Comment	
Compared Marrhat Compared to	
General Market Commentary	



NAME OF INSTITUTION	7740
(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, 2014
Average Consumer Outstanding Balance (Thousands \$)	42,913
,	
Average Consumer Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	211,438
	· · · · · · · · · · · · · · · · · · ·
Average Commercial Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Average Commercial Outstanding Balance Comment	i e e e e e e e e e e e e e e e e e e e
Total Outstanding Balance (Thousands \$)	254,351
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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:
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
Average Consumer Outstanding Balance (Thousands \$)	4,617,483
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Finance Leases are being included	
Average Commercial Outstanding Balance (Thousands\$)	5,077,779
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Construction and Land are included	
Total Outstanding Balance (Thousands \$)	9,695,262
Total Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentally	



NAME OF INSTITUTION	3750
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First Reliance Bancshares, Inc	Jeff Paolucci, CFO
UST Sequence Number:	623
City:	Florence
State:	South Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	52,363
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	190,665
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Polence (m. 1991)	242.020
Total Outstanding Balance (Thousands \$)	243,028
Table O. Labord's a Palacon Ma	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
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:

Trust)	веску бтапапт
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	385 Oakland Maryland 1132672 4857
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	396,740
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	374,069
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	770,809
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
,	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Freeport Bancshares, Inc./Midwest Community Bank	Mark H. Wrigh	it	
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: Freeport e: Illinois 1205585 r: ss) r: 19628		
·			
Average Consumer Outstanding Balance (Thousands	\$) 33,807		
Average Consumer Outstanding Balance Key Consumer loans includes loans in proc protection loans/overdrafts and consu sale.			
Average Consumer Outstanding Balance Commen			
Loans are made by the subsidary and r	not the holding company.		
Average Commercial Outstanding Balance (Thousands	\$ 130,478		
Average Commercial Outstanding Balance Key Commercial loans includes constructio multifamily loans, commercial loans ar		ans, nonfarm/non-	residential loans,
Average Commercial Outstanding Balance Comme	ent		
Total Outstanding Balance (Thousands Total Outstanding Balance Key	\$) 164,285		
Total Outstanding Balance Comment			
General Market Commentary			



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Goldwater Bank, N.A.	Robert Simpson
UST Sequence Number: City: State:	545 Scottsdale 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, 2014
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key	17,070
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	26,048
Average Commercial Outstanding Balance Comment	t .
Total Outstanding Balance (Thousands \$)	43,118
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Great River Holding Company	Dan Nelson
UST Sequence Number:	1277
City:	Baxter
State:	Minnesota
RSSD:	
(for Bank Holding Companies) Holding Company Docket Number:	H3992
(for Thrift Holding Companies)	113332
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	85,931
Average Consumer Outstanding Balance Key	The Live of Condition of the Condition o
	uity Lines of Credit, Credit Card Loans, Overdrafts and other
consumer loans	
Average Concumer Outstanding Palance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	142,846
Average commercial outstanding balance (mousandss)	142,840
Average Commercial Outstanding Balance Key	
Includes Comm, CommRE, C&D, Ag and A	AG RF
merades commi, committee, east, ng and r	io ne
Average Commercial Outstanding Balance Comment	
The rage commercial cuestamang balance comment	
Total Outstanding Balance (Thousands \$)	228,777
, , , , , , , , , , , , , , , , , , , ,	
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:
Greer Bancshares Incorporated	John Hobbs
UST Sequence Number:	355
City:	Greer
State:	South Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	27413
(for Depository Institutions)	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	49,032
Average Consumer Outstanding Balance Key	
	uses including residential mortgages, home equity, auto, student
loans and other consumer loans.	θ σ
Average Consumer Outstanding Balance Comment	
Avanaga Cananagarial Outstanding Dalamas	120.020
Average Commercial Outstanding Balance (Thousands\$)	138,029
	138,029
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp	oses to sole proprietorships, partnerships, corporations and other
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or	
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp	oses to sole proprietorships, partnerships, corporations and other
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial.	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial.	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial.	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial.	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial. Average Commercial Outstanding Balance Comment	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial. Average Commercial Outstanding Balance Comment	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial. Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial. Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial. Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial. Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial. Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial
Average Commercial Outstanding Balance Key Loans for commercial and industrial purp business enterprises, whether secured or real estate and commercial/industrial. Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	oses to sole proprietorships, partnerships, corporations and other unsecured, single-payment or installment. Generally commercial



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hampton Roads Bankshares (Bank of Hampton Roads)

Person to be contacted regarding this report:

Christina Enesey

Roads)		
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	Virginia Beach Virginia 3012554 27125	
Average Consumer Outstanding Balance (Thousands \$)	413,332	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	954,873	
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Balance (Thousands \$)	1,368,205	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		
Series at Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
HCSB Financial Corporation (Horry County State	Catherine McLain
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, 2014
Average Consumer Outstanding Balance (Thousands \$)	54,677
Average Consumer Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Average Consumer Outstanding Balance Comment	
Twerage consumer outstanding balance comment	
Average Commercial Outstanding Relance	200 547
Average Commercial Outstanding Balance (Thousands\$)	200,547
Assertant Communication Contacts and the Delay on Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	255,224
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
20115. dr. market commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this repor	rt:
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Highlands Independent Bancshares, Inc.	Jesica Soto	
(Highlands Independent Bank)		
, ,		
UST Sequence Number:	780	
City:	Sebring	
State:	Florida	
RSSD:	659538	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	26428	
(for Depository Institutions)		
Loan Activity For:	Jan, 2014	
	,	
Average Consumer Outstanding Polance (7)	49.040	
Average Consumer Outstanding Balance (Thousands \$)	48,049	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
	Nicolary and the second state of the second st	
Data provided is MTD Avg, not YTD Avg.	Nonaccrual loans are included.	
Average Commercial Outstanding Balance (Thousands\$)	77,346	
Average Commercial Outstanding Balance Key		
Average commercial outstanding balance key		
Average Commercial Outstanding Balance Commen		
Data provided is MTD Avg, not YTD Avg.	Nonaccrual loans are included.	
Total Outstanding Balance (Thousands \$)	125,395	
Total Outstanding Dalance (mousands 3)	123,333	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
	Nonaccrual loans are included	
Data provided is MTD Avg, not YTD Avg.	Nonaccidal loans are included.	
General Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report.
Independence Bank	Walter Braillard, EVP, CFO, 401-471-6320
UST Sequence Number:	203
City:	East Greenwich
State:	Rhode Island
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57379
(for Depository Institutions)	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	4,611
Average Consumer Outstanding Balance (mousands \$)	4,011
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
A constant Constant of the Con	20.022
Average Commercial Outstanding Balance (Thousands\$)	20,923
Average Commercial Outstanding Balance Key	
Average Communical Outstanding Relevan Communicati	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	25,534
	<u> </u>
Total Outstanding Palance Koy	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Constant of the Constant	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Liberty Bank Inc / Liberty Bank	Veronica Watkins 817-479-1053
UST Sequence Number:	1326
City:	Hurst
State:	Texas
RSSD:	3716151
(for Bank Holding Companies)	3/10131
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	26457
(for Depository Institutions)	20107
(5,555.5.)	
Loan Activity For:	Jan, 2014
Louit Activity For.	Juli, 2014
Average Concumer Outstanding Palance (The country)	67.040
Average Consumer Outstanding Balance (Thousands \$)	67,940
Average Consumer Outstanding Balance Key	
includes overdraft	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	195,026
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Polance Comment	
Average Commercial Outstanding Balance Comment	•
Total Outstanding Balance (Thousands \$)	262,966
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
Scheral Market Commentary	

General Market Commentary



NAME OF INSTITUTION Person to be contacted regarding this report: (Including Holding Company Where Applicable) Lone Star Bank **Brent McRoberts UST Sequence Number:** 563 Houston City: State: Texas RSSD: (for Bank Holding Companies) **Holding Company Docket Number:** (for Thrift Holding Companies) FDIC Certificate Number: 58324 (for Depository Institutions) Loan Activity For: Jan, 2014 Average Consumer Outstanding Balance (Thousands \$) 336 Average Consumer Outstanding Balance Key **Average Consumer Outstanding Balance Comment** Average Commercial Outstanding Balance (Thousands\$) 79,168 **Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment** Total Outstanding Balance (Thousands \$) 79,504 **Total Outstanding Balance Key Total Outstanding Balance Comment**



NAME OF INSTITUTION	Decree to be constructed at a constructive title construction
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Maryland Financial Bank	Glenn W. Kirchner
UST Sequence Number:	1047
City:	Towson
State:	Maryland
RSSD:	Trial ylulia
んろうし. (for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57821
(for Depository Institutions)	37621
(ioi 2 operator) mattations)	
Loan Activity For	Jan, 2014
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	3,511
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
A	20 502
Average Commercial Outstanding Balance (Thousands\$)	39,593
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	43,104
Total Outstallaing Dalance (mousailus 3)	73,104
Table O. Later d'an Dalance Ma	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Metropolitan Capital Bancorp, Inc. (Metropolitan Capital Bank) Person to be contacted regarding this report:

Neil C. Solomon

(Metropolitan Capital Bank)		
UST Sequence Number:		
City:		
State:		
RSSD:	3153224	
(for Bank Holding Companies)		
Holding Company Docket Number: (for Thrift Holding Companies)		
FDIC Certificate Number:		
(for Depository Institutions)		
Loan Activity For:	Jan, 2014	
Average Consumer Outstanding Balance (Thousands \$)	8,391	
Average Consumer Outstanding Polence Koy		
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Twerage densamer duestarians barance deminient		
Average Commercial Outstanding Balance (Thousands\$)	127,285	
	,	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commer	t	
Table O. Island's a Release of the	135 676	
Total Outstanding Balance (Thousands \$)	135,676	
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:

MISSION BANK / COMMUNITY BANCSHARES, INC.	DARRELL LAUTARET
IIVC.	
UST Sequence Number	r: 1226
City	
State	
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	T: Jan, 2014
Average Consumer Outstanding Balance (Thousands \$	5) 11,507
The rage consumer caestanamy salamee (mousailles ;	
Average Consumer Outstanding Balance Key	
	s, lot loans, and other consumer loans (auto, cd secured, overdraft
	s, lot loans, and other consumer loans (auto, cu secureu, overdrait
lines, etc.)	
A C O I tota all' a Balance Communi	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands \$	49,529
Average Commercial Outstanding Balance Key	
Includes all CRE, 1-4 R/E-business purp	ose, land, Ag, multi-family and other commercial loans (ucc filings,
equipment, cd secured, unsecured etc.)
Average Commercial Outstanding Balance Comme	nt
Total Outstanding Balance (Thousands \$	5) 61 036
Total Outstallang Balance (mousailus ,	01,030
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Polence Comment	
Total Outstanding Balance Comment	
Consul Model Consultation	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

G. Scott Peterson, EVP/CCO

UST Sequence Number: 301 Los Angeles City: California State: 2925406 RSSD: (for Bank Holding Companies) **Holding Company Docket Number:** (for Thrift Holding Companies) FDIC Certificate Number: 24108 (for Depository Institutions) Loan Activity For: Jan, 2014 Average Consumer Outstanding Balance (Thousands \$) 11,830 Average Consumer Outstanding Balance Key **Average Consumer Outstanding Balance Comment** Average Commercial Outstanding Balance (Thousands\$) 224,371 Average Commercial Outstanding Balance Key **Average Commercial Outstanding Balance Comment** Total Outstanding Balance (Thousands \$) 236,201 **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:

NBRS Financial Bank	Steve Bradley	
	0.40	
UST Sequence Number:	313	
City: State:	Rising Sun Maryland	
RSSD:	iviai yiailu	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies) FDIC Certificate Number:	4962	
(for Depository Institutions)	4862	
(i.e. Depositery institutions)		
Loan Activity For:	Jan, 2014	
Average Consumer Outstanding Balance (Thousands \$)	46,522	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Twerage consumer outstanding balance comment		
Average Commercial Outstanding Balance (Thousands\$)	90,368	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Balance (Thousands \$)	136,890	
Total Odistaliang Balance (mousailus 3)	130,030	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	Decree to be constanted as a self-control of the constant
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Old Second National Bank	Alfonso Villa
UST Sequence Number:	489
City:	Aurora
State:	Illinois
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	257,945
Average consumer outstanding balance (mousaids 3)	237,343
Average Consumer Outstanding Balance Key	
Average Communication Delegation Community	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	844,568
Average commercial outstanding balance (mousailuss)	044,500
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Palance Comment	•
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	1,102,513
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
General Market Commentary	
/	



NAME OF INSTITUTION	Donate to the control of the third of the th
(Including Holding Company Where Applicable) One Financial Corporation	Person to be contacted regarding this report: Crickett Broomas 501-370-4541
One manetal corporation	CHERCIE BIOOHIUS 301 370 4341
UST Sequence Number: City: State: RSSD:	1175 Little Rock Arkansas 2571269
(for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	17800
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	49,447
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	166,642
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	216,089
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:
OneUnited Bank	Kenneth Tse
UST Sequence Number:	97
City:	Boston
State:	Massachusetts
	iviassaciiusetts
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	23966
(for Depository Institutions)	23900
(for Depository institutions)	
	1 2011
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	339,611
Average Consumer Outstanding Balance Key	
	e-family and multi-family residential mortgages, cash reserve loans
, credit cards and overdrafts.	e ranning and material many residential mortgages, easily esterior to ans
, credit cards and overdraits.	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	21,253
Average Commercial Outstanding Balance Key	
	cial real estate loans, commercial equity lines, construction loans,
	cial real estate loans, commercial equity lines, construction loans,
and other commercial loans.	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	360,864
3 • • • • • • • • • • • • • • • • • • •	
Total Outstanding Balance Key	
Total Outstallulig Balance key	
Total Outstanding Balance Comment	
General Market Commentary	
7	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific City Financial Corporation / Pacific City
Bank

Person to be contacted regarding this report:

Timothy Chang

Bank			
		1	
UST Sequence Number	142		
City	Los Angeles		
State	California		
RSSD	3595084		
(for Bank Holding Companies			
Holding Company Docket Number			
(for Thrift Holding Companies			
FDIC Certificate Number			
(for Depository Institutions			
Lana Antivity Fau	Jan 2014		
Loan Activity For	Jan, 2014		
	207.546		
Average Consumer Outstanding Balance (Thousands \$	207,546		
A company of the Color of the C			
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$)	406,608		
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Commer	nt		
Total Outstanding Balance (Thousands \$	614,154		
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:	
Patriot Bankshares, Inc.	Matthew Dotson, Credit Risk Specialist	
UST Sequence Number:	98 Houston Texas 78858 3258	
Average Consumer Outstanding Balance (Thousands \$)	68,623	
Average Consumer Outstanding Balance Key		
Includes the following accounts from our General Ledger: 10010 Consumer Real Estate, 13140 Home Equity Line of Credit, 13275 Consumer Construction, and 13310 Total Consumer Loans plus the average balance on the Patriot Bank Mortgage Line.		
Average Consumer Outstanding Balance Comment	te that all balances exclude "Total Other Loans" which are not yet	
	ercial. These consist primarily of Loans in Process.	
Average Commercial Outstanding Balance (Thousands\$)	763,203	
Average Commercial Outstanding Balance Key		
	loans from gross loans. Specifically, account "13480-Total Gross oans" less total average consumer loans calculated above.	
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	831,826	
Total Outstanding Balance Key		
3		

General Market Commentary

Total Outstanding Balance Comment



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, 2014

Average Consumer Outstanding Balance (Thousands \$) 12,049,304

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 12,560,414

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 \$) 24,609,718

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:
Prairie Star Bancshares, Inc. / Bank of the	Chris Donnelly, CEO
Prairie	''
Traine	
UST Sequence Number:	940
City:	Olathe
State:	Kansas
RSSD:	1058624
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	4626
(for Depository Institutions)	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	14,865
Average consumer outstanding balance (mousailus 3)	14,003
A	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	43,320
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding balance Comment	
Total Outstanding Balance (Thousands \$)	58,185
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
,	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Regent Bancorp, Inc.	Pamela Joy Owens, CFO 864-678-4735
202 2 2 22 17	,
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, 2014
Average Consumer Outstanding Palance (Thermost &)	56,556
Average Consumer Outstanding Balance (Thousands \$)	30,330
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	230,173
,	
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
Average Communication Contatonalism Delayers Communication	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	286,729
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:
Royal Bancshares of Pennsylvania	Michael S Thompson
,	•
LICT Control No. of the	542
UST Sequence Number:	512
City:	Narberth
State:	Pennsylvania
RSSD:	2324429
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loop Astivity For	lam 2014
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	41,638
,	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Palance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	326,122
Average commercial outstanding balance (mousands)	320,122
Average Commercial Outstanding Balance Key	
A commence of the control of the con	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	367,760
Total Outstalluling Balarice (Thousands \$)	307,700
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
Company Manhat Company	
General Market Commentary	

General Market Commentary



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Securant Bank & Trust	Jeffrey M. Dereszynski
UST Sequence Number:	1082
City:	Milwaukee
State:	Wisconsin
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	10515
FDIC Certificate Number:	12515
(for Depository Institutions)	
Loan Activity For	lan 2014
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Polemes (7)	10,000
Average Consumer Outstanding Balance (Thousands \$)	18,889
Average Consumor Outstanding Polemes Voy	
Average Consumer Outstanding Balance Key	sidential mankages hath first and invisations as well as leave to
	esidential mortgages both first and junior liens, as well as loans to
consumers for autos. It includes credit ca	ard balances, however they are under \$200,000 in total.
A constant Constant Constant Constant	
Average Consumer Outstanding Balance Comment	
	100.010
Average Commercial Outstanding Balance (Thousands\$)	123,843
Average Commercial Outstanding Balance Key	
- ·	above. The bigger components are commercial lines of credit,
commercial real estate, 1-4 family reside	ntial held for investment.
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	142,732
Total Outstanding Balance Key	
Total Outstanding Balance Comment	



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) 428-10 3494)59, Ext.
	3434	
UST Sequence Numbe	r: 751	
Cit		
State		
RSSI (for Bank Holding Companie		
Holding Company Docket Numbe	r:	
(for Thrift Holding Companie) FDIC Certificate Numbe		
(for Depository Institution		
Loan Activity Fo	r: Jan, 2014	
Average Consumer Outstanding Balance (Thousands	\$) 28,192	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Commen	t	
Average Commencial Outstanding Delayer	100 425	
Average Commercial Outstanding Balance (Thousands	\$) 169,435	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comme	ant	
Average commercial outstanding balance comme	- III	
Total Outstanding Balance (Thousands	\$) 197,627	
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:
Suburban Illinois Bancorp, Inc./Suburban Bank & Trust	Wayne Pavlicek
UST Sequence Number:	1289
City:	Elmhurst
State:	Illinois
RSSD:	2327541
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Land Author	Inc. 2014
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	53,852
Average consumer outstanding balance (mousailles 3)	33,032
Average Consumer Outstanding Balance Key	
, <u> </u>	
Average Consumer Outstanding Balance Comment	
A constant of the constant of	250.420
Average Commercial Outstanding Balance (Thousands\$)	250,139
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	303,991
Total Outstanding Palance You	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Harbor Bank of Maryland (Harbor Bankshares Corporation)

Person to be contacted regarding this report:

Darius L. Davis

bankshares corporation,	
UST Sequence Number:	1273
City:	Baltimore
State:	Maryland
	· · · · · · · · · · · · · · · · · · ·
RSSD:	2008130
(for Bank Holding Companies)	
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	24015
FDIC Certificate Number:	24015
(for Depository Institutions)	
Loan Activity For:	Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	28,354
Average Consumer Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Average Consumer Outstanding Palance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	126,555
Average Commercial Outstanding Balance Key	
a significant to the significant	
Average Commercial Outstanding Polones Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	154,909
Total Outstanding Balance Key	
Total Outstanding Poleman Communit	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

Person to be contacted regarding this report:

U. S. Century Bank	David McCombie
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	782 Miami Florida 57369 Jan, 2014
Average Consumer Outstanding Balance (Thousands \$)	86,101
Average Consumer Outstanding Balance Key 1-4 family mortgages,consumer constructions	tion, home equity, other consumer and overdrafts
Average Consumer Outstanding Balance Comment	
increase from December due to higher r	eal estate consumer loans.
Average Commercial Outstanding Balance (Thousands\$)	642,059
Average Commercial Outstanding Balance Key	
Commercial, Commercial Real Estate, mu	unicipal and loans to foreign banks
Average Commercial Outstanding Balance Comment Decrease from December due to a decre loans.	ase in Commercial loans and a decrease in real estate commercial
Total Outstanding Balance (Thousands \$)	728,160
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:
Universal Bancorp (Bloomfield State Bank)	William B McNeely
UST Sequence Number:	1197
- I	
City:	Bloomfield
State:	Indiana
RSSD:	1067511
(for Bank Holding Companies)	1007011
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
,	
Loan Activity For:	Jan, 2014
· ·	
Average Consumer Outstanding Palance (The counts to	EC 200
Average Consumer Outstanding Balance (Thousands \$)	56,208
Average Consumer Outstanding Balance Key	
A construction of the Bellevia Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	199,951
Average commercial outstanding balance (mousands)	133,331
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Palance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	256,159
7	
T	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstalling Bularice 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	
UST Sequence Number:	660	
City:	Fayetteville	
State:	Arkansas	
RSSD:	3350724	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:		
(for Depository Institutions)		
, , , , , , , , , , , , , , , , , , , ,		
Loan Activity For:	Jan, 2013	
Average Consumer Outstanding Balance (Thousands \$)	83,875	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
The rage consumer outstanding balance comment		
Average Commercial Outstanding Balance (Thousands\$)	295,587	
Average Commercial Outstanding Balance Key		
a age of the second of the sec		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	379,462	
Total Outstanding Balance Key		
Total Odistanding Balance Rey		
Total Outstanding Balance Comment		
General Market Commentary		
Control Market Commentary		