

### NAME OF INSTITUTION

# Person to be contacted regarding this report:

# (Including Holding Company Where Applicable) BCB 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:	24072
(for Depository Institutions)	34872
(for Depository institutions)	
Loan Activity For:	Jul, 2014
Louit Netivity For.	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	8,929
Therage consumer outstanding balance (mousulus 4)	<u> </u>
Average Consumer Outstanding Balance Key	
CONSUMER LOANS	
CONSONIER EO/MS	
Average Consumer Outstanding Balance Comment	
Twerage consumer outstanding bulance comment	
Average Commercial Outstanding Balance (Thousands\$)	33,685
Therage commercial odestariants butanee (mousantssy)	33,003
Average Commercial Outstanding Balance Key	
COMMERCIAL LOANS	
CONTINUENCE LOTTES	
Average Commercial Outstanding Balance Commen	•
Treating Commercial Guestanding Bulance Commen	
Total Outstanding Balance (Thousands \$)	42,614
Total Outstallaing Dalance (mousailus 3)	72,017
Total Outstanding Balance Key	
Total Outstallang Balance Key	
Total Outstanding Balance Comment	
Total Outstanding balance comment	
General Market Commentary	
	EA. THE LENDERS ARE CONCENTRATING CALLS TO LIGHT INDUSTRIAL
BUSINESS.	A. THE LENDENS AND CONCENTRATING CALES TO LIGHT INDUSTRIAL
DOSINESS.	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person	to	be	contacted	regarding	this	report:

CALWEST BANCORP (BANK HOLDING	CATE RIGGS	
COMPANY) - SOUTH COUNTY BANK, NA		
UST Sequence Number:	219	
City:		
State:	California	
RSSD:	318860	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	35069	
(for Depository Institutions)		
Loan Activity For:	Jul, 2014	
,		
Average Consumer Outstanding Polence (-)	C 744	
Average Consumer Outstanding Balance (Thousands \$)	0,741	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Twerage consumer outstanding balance comment		
Average Commercial Outstanding Balance (Thousands\$)	43,873	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Palance Commen	+	
Average Commercial Outstanding Balance Commen		
Total Outstanding Balance (Thousands \$)	50,614	
Total Outstanding Balance Key		
Total Outstanding buildine Rey		
Total Outstanding Balance Comment		
General Market Commentary		
Central Market Commentary		

Αv

Αv

Αv

Total Outstanding Balance Key

**General Market Commentary** 

Total Outstanding Balance Comment



#### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Total Outstanding Balance (Thousands \$) 558,195

Chambers Bank./Chambers Bancshares	Philip Alexander
UST Sequence Number	T: 1037
City	v: Danvile
State	e: Arkansas
RSSD	0: 1141487
(for Bank Holding Companies	
Holding Company Docket Number	
(for Thrift Holding Companies	
FDIC Certificate Number	
(for Depository Institutions	
Loan Activity For	r: Jul, 2014
Loan Activity For	. Jul, 2014
erage Consumer Outstanding Balance (Thousands \$	3) 131,619
erage consumer outstanding balance (mousaids \$	
erage Consumer Outstanding Balance Key	
erage consumer outstanding balance key	
erage Consumer Outstanding Balance Comment	•
erage consumer outstanding balance comment	
erage Commercial Outstanding Balance (Thousands\$	426,576
or also common or a contamination of the contaminat	120,010
erage Commercial Outstanding Balance Key	
erage Commercial Outstanding Balance Comme	nt
g	



NAME OF INSTITUTION	Develop to be contacted recording this variety
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Citizens Bank & Trust Co.	Stephanie Couture
UST Sequence Number:	980
•	
City:	Covington
State:	Louisiana
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	16417
(for Depository Institutions)	
, , ,	
Loop Activity For	11 2014
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	22,037
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Rey	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Palance	40.045
Average Commercial Outstanding Balance (Thousands\$)	49,945
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Werage commercial outstanding bulance comment	
Total Outstanding Balance (Thousands \$)	71,982
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Balance Comment	
General Market Commentary	
Centeral Market Commentary	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CITIZENS COMMERCE NATIONAL BANK	MICHELLE OXLEY, PRESID	DENT & CEO
UST Sequence Number:	547 VERSAILLES Kentucky  34256  Jul, 2014	
Average Consumer Outstanding Balance (Thousands \$)	56,836	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	61,001	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comment	i	
Total Outstanding Balance (Thousands \$)	117,837	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	Dorson to be contacted regarding this reports
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
City National Bank of New Jersey	Paul Maisch
LICT Construction No. 11 and 11	040
UST Sequence Number:	840
City:	Newark
State:	New Jersey
RSSD:	1048849
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)  FDIC Certificate Number:	21111
(for Depository Institutions)	21111
(i.e. Depositor, motitudency	
Loan Activity For:	Jul, 2014
Eduli / letivity i or.	341, 2011
Average Consumer Outstanding Balance (Thousands \$)	21,322
Average consumer outstanding balance (mousailus 3)	21,322
Average Consumer Outstanding Palance Koy	
Average Consumer Outstanding Balance Key	
248307	
A constant Constant Constant Constant	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	136,236
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	157,558
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
General Market Commentary	
Silver Sommentary	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MISSION BANK / COMMUNITY BANCSHARES, INC.	DARRELL LAUTARET	
· · · · · · · · · · · · · · · · · · ·		
UST Sequence Numbe	r: 1226	1
City	y: KINGMAN	
State	e: Arizona	
RSSE		
(for Bank Holding Companie		
Holding Company Docket Numbe (for Thrift Holding Companie		
FDIC Certificate Numbe		
(for Depository Institution		
Loan Activity Fo	r: Jul, 2014	
Average Consumer Outstanding Balance (Thousands	\$) 10,449	
Company Control of the Palace of Karr		
Average Consumer Outstanding Balance Key	'- let leans and ether consumer leans (auto ed.	d avordnaft
	s, lot loans, and other consumer loans (auto, cd	secured, overdrait
lines, etc.)		
Average Consumer Outstanding Balance Commen	+	
Average consumer outstanding balance commen	t .	
Average Commercial Outstanding Balance (Thousands	\$) 47,436	
0	V), 1.2	
Average Commercial Outstanding Balance Key		
	ose, land, Ag, multi-family and other commercia	loans (ucc filings,
equipment, cd secured, unsecured etc		
Average Commercial Outstanding Balance Comme	ent	
Total Outstanding Balance (Thousands	\$) 57,885	
Total Outstanding Balance Key		
Tatal Outstanding Palance Comment		
Total Outstanding Balance Comment		
General Market Commentary		
defici di Market Commencary		



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)	
FDIC Certificate Number:	35165
(for Depository Institutions)	
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	116,340
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	146,533
Average Commercial Outstanding Balance (mousaintss)	140,555
Average Commercial Outstanding Palance Kov	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	262,873
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
,	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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)		
Loan Activity For	Jul, 2014	
Loan Activity For:	Jul, 2014	
Average Consumer Outstanding Balance (Thousands \$)	27,802	
Average Consumer Outstanding Datance (mousands \$)	21,002	
Average Consumer Outstanding Balance Key		
Average consumer outstanding balance key		
Average Consumer Outstanding Balance Comment		
includes SFD mortgages funded with		
the intention to sell to secondary		
the intention to sen to secondary		
Average Commercial Outstanding Balance (Thousands\$)	46,738	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
Average Commercial Outstanding Balance Key		
5 ,		
Average Commercial Outstanding Balance Comment	t	
Total Outstanding Balance (Thousands \$)	74,540	
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:
CSRA Bank Corp. (First State Bank)	Lee Clark, President
UST Sequence Number:	657
City:	Wrens
State:	Georgia
RSSD:	
(for Bank Holding Companies)	1493672
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	19163
(for Depository Institutions)	
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	25,478
Average consumer outstanding balance (mousailus 3)	23,476
Average Consumer Outstanding Palance Key	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	31,463
Average Commercial Outstanding Balance Key	
,	
Average Commercial Outstanding Balance Comment	
The ruge commended outstanding Bulance commend	
Total Outstanding Release (-)	FC 044
Total Outstanding Balance (Thousands \$)	56,941
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:	368
City:	San Juan
State:	Puerto Rico
RSSD:	2744894
(for Bank Holding Companies)	2744034
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	30387
(for Depository Institutions)	
(	
Loan Activity For:	Jul, 2014
Eddit Activity For.	Jul, 2014
Access Communication Delegation (in	4.047.254
Average Consumer Outstanding Balance (Thousands \$)	4,847,351
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Finance Leases are being included	
This is a second and second more and a second more and a second and a second more and a second a	
A	4.660.070
Average Commercial Outstanding Balance (Thousands\$)	4,660,078
Average Commercial Outstanding Balance Key	
<b>Average Commercial Outstanding Balance Comment</b>	
Construction and Land are included	
Total Outstanding Balance (Thousands \$)	9,507,429
Total Outstalluling Dalance (Illousallus \$)	3,507,423
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
25	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Trust)	веску бланані	
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	Oakland Maryland 1132672 4857	
Loan Activity For:	Jul, 2014	
Average Consumer Outstanding Balance (Thousands \$)	404,995	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	383,972	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commer	t	
Total Outstanding Balance (Thousands \$)	788,967	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Freeport Bancshares, Inc./Midwest Community  Bank	Mark H. Wright			
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	Freeport Illinois 1205585  19628			
Loan Activity For:	Jul, 2014			
Average Consumer Outstanding Balance (Thousands \$) 52,667  Average Consumer Outstanding Balance Key				
Consumer loans includes loans in process, home equity loans, real estate mortgage loans, overdraft protection loans/overdrafts and consumer installment loans. This category would also include loans held for sale.				
Average Consumer Outstanding Balance Comment				
Loans are made by the subsidary and no	t the holding company.			
Average Commercial Outstanding Balance (Thousands\$)	Average Commercial Outstanding Balance (Thousands\$) 135,948			
Average Commercial Outstanding Balance Key				
	development loans, farmland loans, nonfarm/non-residential loans,			
multifamily loans, commercial loans and municipal loans.				
Average Commercial Outstanding Balance Comment				
Total Outstanding Balance (Thousands \$)	188,615			
Fotal Outstanding Balance Key				
Fotal Outstanding Balance Comment				
General Market Commentary				
·				



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Goldwater Bank, N.A.	Robert Simpson
UST Sequence Number:	545
City:	Scottsdale
State:	Arizona
RSSD:	Alizona
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58405
(for Depository Institutions)	30103
, , ,	
Loan Activity For:	Jul, 2014
Louit Netivity For.	Jul, 2014
Average Consumer Outstanding Balance (7)	22 502
Average Consumer Outstanding Balance (Thousands \$)	23,583
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	27,484
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
Average Communication Outstanding Release Communication	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	51,067
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Sutstanding Bulance Comment	
Congral 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:	Jul, 2014	
Average Consumer Outstanding Balance (Thousands \$)	29,231	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	124,120	
The rage dominer clar duction and balance (mousands)	12 1)120	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance key		
A C		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	153,351	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		
Constantial recommendary		



		THE
NAME OF INSTITUTION	Person to be contacted regarding this report:	
(Including Holding Company Where Applicable) HCSB Financial Corporation (Horry County State	Cathy McLain	
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:	Jul, 2014	
LOAN ACTIVITY FOR:	Jul, 2014	
Average Consumer Outstanding Balance (Thousands \$)	55,041	
The rate consumer customanily bulance (mousules y)	33/0.12	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	195,629	
Twerage commercial outstanding balance (mousands)	133,023	
Average Commercial Outstanding Balance Key		
,		
Average Commercial Outstanding Balance Commen	<u>it</u>	
Total Outstanding Balance (Thousands \$)	250 670	
Total Outstanding Dalance (mousaids \$)	230,070	
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 repor
---

Highlands Independent Bancshares, Inc. (Highlands Independent Bank)	Jesica Soto		
(inginarias maepenaent bank)			
UST Sequence Number:	780		
City	Sebring		
State			
RSSD			
(for Bank Holding Companies) Holding Company Docket Number:			
(for Thrift Holding Companies)			
FDIC Certificate Number:			
(for Depository Institutions)			
Loan Activity For	Jul 2014		
Loan Activity For:	Jul, 2014		
Average Consumer Outstanding Balance (Thousands \$)	44,552		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Palance Comment			
Average Consumer Outstanding Balance Comment  Data provided is MTD Avg, not YTD Avg.			
Data provided is WID Avg, not FID Avg.	. Nonaccidal loans are included.		
Average Commercial Outstanding Balance (Thousands\$)	74,757		
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Commer			
Data provided is MTD Avg, not YTD Avg.	. Nonaccrual loans are included.		
Total Outstanding Balance (Thousands \$)	119,309		
Total Outstallang Balance (mousulus 9,	113,303		
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
Data provided is MTD Avg, not YTD Avg	Nonaccrual loans are included.		
General Market Commentary			
General Market Commentary			



NAME OF INSTITUTION	11/4
(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)	20107
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	71,268
Average Consumer Outstanding Balance Key	
includes overdraft	
A constant of the constant of	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Palance	213,180
Average Commercial Outstanding Balance (Thousands\$)	213,180
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	284,448
	·
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	Derson to be contacted regarding this report.
(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)	1000740
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
(for Depository institutions)	
Loon Activity For	1 2014
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	43,830
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	278,922
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	322,752
Total Outstanding Balance Key	
,	
Total Outstanding Polonce Comment	
Total Outstanding Balance Comment	
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: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	563 Houston Texas  58324
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)  Average Consumer Outstanding Balance Key	9,604
The rage consumer Catestaniania, 2 and records	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)  Average Commercial Outstanding Balance Key	66,194
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	75,798
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:

G. Scott Peterson, EVP/CCO

### NBCAL BANCORP (National Bank of California)

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:

24108

(for Depository Institutions)

Loan Activity For: Jul, 2014

Average Consumer Outstanding Balance (Thousands \$) 11,807

Average Consumer Outstanding Balance Key

**Average Consumer Outstanding Balance Comment** 

Average Commercial Outstanding Balance (Thousands\$)

206,122

Average Commercial Outstanding Balance Key

**Average Commercial Outstanding Balance Comment** 

Total Outstanding Balance (Thousands \$) 217,929

**Total Outstanding Balance Key** 

**Total Outstanding Balance Comment** 

**General Market Commentary** 



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
NBRS Financial Bank	Steve Bradley
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)  Loan Activity For:	313 Rising Sun Maryland  4862  Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	46,987
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)  Average Commercial Outstanding Balance Key	85,887
Average Commercial Outstanding Balance Comment	i.
Total Outstanding Balance (Thousands \$)	132,874
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
General Market Commentary	



#### NAME OF INSTITUTION

NAIVIE OF INSTITUTION	Dorson to be contacted regarding this reports
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Old Second National Bank	Alfonso Villa
LICT Control No. 19 Process	400
UST Sequence Number:	489
City:	Aurora
State:	Illinois
	IIIIIIUIS
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Lana Asticitus Fam.	11. 2044
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Polence (T)	254.424
Average Consumer Outstanding Balance (Thousands \$)	254,424
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Release Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	879,098
Average Commencial Outstanding Delance Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	1,133,522
• • • • • • • • • • • • • • • • • • • •	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
U I I I I I I I I I I I I I I I I I I I	
General Market Commentary	
25	



#### NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
OneUnited Bank	Kenneth Tse
Chicolinea Janix	TOTAL TOTAL
UST Sequence Number:	97
City:	Boston
State:	Massachusetts
	IVIdSSdCHUSEttS
RSSD: (for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	23966
(for Depository Institutions)	
Loan Activity For:	Jul, 2014
·	·
Average Consumer Outstanding Balance (Thousands \$)	338,216
	· · · · · · · · · · · · · · · · · · ·
Average Consumer Outstanding Balance Key	
	le-family and multi-family residential mortgages, cash reserve loans
, credit cards and overdrafts.	
y dicare cards and overaration	
Average Consumer Outstanding Balance Comment	
Twerage consumer outstanding balance comment	
Average Commercial Outstanding Palance	18,776
Average Commercial Outstanding Balance (Thousands\$)	10,770
Average Communical Outstanding Release Key	
Average Commercial Outstanding Balance Key	
Includes month-end balances of commer	cial real estate loans, commercial equity lines, construction loans,

and other commercial loans.

**Average Commercial Outstanding Balance Comment** 

Total Outstanding Balance (Thousands \$) 356,992

**Total Outstanding Balance Key** 

**Total Outstanding Balance Comment** 

**General Market Commentary** 



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Prairie Star Bancsnares, Inc. / Bank of the Prairie	Chris Donnelly, C	LEO	
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: Olathe e: Kansas 1058624 r: ss) r: 4626		
Average Consumer Outstanding Balance (Thousands	\$) 16,004		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Commen	t		
Average Commercial Outstanding Balance (Thousands	\$ 46,226		
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Comme	ent		
Total Outstanding Balance (Thousands	\$) 62,230		
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
General Market Commentary			



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:		
Regent Bancorp, Inc.	Pamela Joy Owens, CFO 864-678-4735		
	-		
UST Sequence Number:	868		
City:	Davie		
•			
State:	Florida		
RSSD:	2891006		
(for Bank Holding Companies)			
Holding Company Docket Number:			
(for Thrift Holding Companies)			
FDIC Certificate Number: (for Depository Institutions)			
(tot Depository institutions)			
Loop Activity For	11 2014		
Loan Activity For:	Jul, 2014		
Average Consumer Outstanding Balance (Thousands \$)	44,108		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Comment			
9			
Average Commercial Outstanding Palance	222.625		
Average Commercial Outstanding Balance (Thousands\$)	222,625		
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Comment			
Total Outstanding Balance (Thousands \$)	266,733		
Total Outstanding Balance Key			
, , , , , , , , , , , , , , , , , , ,			
Total Outstanding Balance Comment			
Total Outstanding balance comment			
Conound Moulest Commont			
General Market Commentary			



#### NAME OF INSTITUTION

(Includi

ing 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)		
FDIC Certificate Number:	12515	
(for Depository Institutions)		

Loan Activity For: Jul, 2014

Average Consumer Outstanding Balance (Thousands \$) 19,913

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\$) 111,281

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 \$) 131,194

**Total Outstanding Balance Key** 

**Total Outstanding Balance Comment** 

**General Market Commentary** 



NAME OF INSTITUTION	1740
NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
SouthFirst Bancshares, Inc (Holding Company) SouthFirst Bank (Thrift Subsidiary)	Rick Taylor
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	Sylacauga Alabama
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	42,314
Average Consumer Outstanding Balance Key net of lip and before ALLL	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	24,906
Average Commercial Outstanding Balance Key	
net of lip and before ALLL	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	67,220
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

St. Johns Bancshares, Inc.	Brad Muhlke, Senior V.P. (314) 428-1059, Ext.
	3494
UST Sequence Number:	751
City:	
State:	
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	
(for Depositor) institutions)	
Loan Activity For:	Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	27,122
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Palance	172 225
Average Commercial Outstanding Balance (Thousands\$)	172,325
Average Commercial Outstanding Balance Key	
Werage commercial outstanding balance key	
Average Commercial Outstanding Balance Commer	nt
Total Outstanding Balance (Thousands \$)	199,447
Total Outstanding Balance Key	
Total Outstanding Polones Comment	
Total Outstanding Balance Comment	
General Market Commentary	
Constant visited commentary	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

& Trust	wayne Pavlicek
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	1289 Elmhurst Illinois 2327541  20443
Average Consumer Outstanding Balance (Thousands \$)	52,800
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	241,109
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	293,909
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Universal Bancorp (Bloomfield State Bank)	William B McNeely
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)  Loan Activity For:	I1197 Bloomfield Indiana 1067511  Jul, 2014
Average Consumer Outstanding Balance (Thousands \$)	55,710
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	194,099
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	i
Total Outstanding Balance (Thousands \$)	249,809
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



### NAME OF INSTITUTION

(Including Holding Company Where Applicable)

(including floiding company where Applicable)	Terson to be contacted regard	_ ·	I
White River Bancshares Company (UST	Russell Nugent 479-6	84-3778	
Sequence Number 660)	rnugent@sbofa.c	com	
,			
LICT C N. I	cco		
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)			
(for Depository Institutions)			
Loan Activity For:	Jul, 2014		
Average Consumer Outstanding Polones (7)	92 720		
Average Consumer Outstanding Balance (Thousands \$)	83,730		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$)	310,016		
5 · 6 · · · · · · · · · · · · · · · · ·	2,0		
Average Commercial Outstanding Balance Key			
A			
Average Commercial Outstanding Balance Commen	<u> </u>		
Table O. Lata a Para Balanca and an	202 746		
Total Outstanding Balance (Thousands \$)	393,746		
Total Outstanding Balance Key			
Total Gatatanang Balance Rey			
Total Outstanding Balance Comment			
Total Gatatanang Balance Comment			
General Market Commentary			
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			