General Market Commentary



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Bank of the Carolinas	Helen A Farnsworth
UST Sequence Number:	1008
City:	Mocksville
State:	North Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34903
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
·	· · · · · · · · · · · · · · · · · · ·
Average Consumer Outstanding Balance (Thousands \$)	86,612
The rage consumer outstanding balance (moustings)	30)012
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	190,092
Average Commercial Outstanding Balance Key	
,	
Average Commercial Outstanding Balance Comment	•
Weruge commercial outstanding balance comment	
Total Outstanding Polance in	276.704
Total Outstanding Balance (Thousands \$)	276,704
Total Outstanding Balance Key	
Total Outstanding Balance Comment	



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)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	23210
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	215
Average consumer outstanding balance (mousaids 3)	
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	lS.
Average Commercial Outstanding Balance (Thousands\$)	171,122
Average Commercial Outstanding Balance Key	
The commercial loans include all loans ex	cent consumer loans
The commercial loans include all loans ex	ecept consumer loans.
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	171,337
Total Catotalian 8 Data nos (modeands 4)	
Total Outstanding Delevine Key	
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	
. Cata Catatanang Salance Comment	
General Market Commentary	



NAME OF INSTITUTION

Person to be contacted regarding this report:

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

BCB HOLDING CONPAINT INC AND BAT BAINK	SUSAN UNDERWOOD
UST Sequence Number:	1084
City:	MOBILE
State:	Alabama
RSSD:	2821441
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	34872
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	9,566
Average Consumer Outstanding Balance Key	
CONSUMER LOANS	
Average Consumer Outstanding Balance Comment	
Account to Commonweigh Outstanding Balance	24.502
Average Commercial Outstanding Balance (Thousands\$)	34,592
Average Commercial Outstanding Palance Koy	
Average Commercial Outstanding Balance Key COMMERCIAL LOANS	
COMMERCIAL LOANS	
Average Commercial Outstanding Balance Comment	
Twerage commercial outstanding balance comment	
Total Outstanding Balance (Thousands \$)	44,158
Total Gatstarianing Salarice (moustains 4)	1,1155
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
THE MARKET REMAINS SOFT IN THIS ARE	A. THE LENDERS ARE CONCENTRATING CALLS TO LIGHT INDUSTRIAL
BUSINESS.	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CALWEST BANCORP (BANK HOLDING

Person	to	be	contacted	regarding	this report

COMPANY) - SOUTH COUNTY BANK, NA		
UST Sequence Number City State RSSE (for Bank Holding Companie Holding Company Docket Number (for Thrift Holding Companie FDIC Certificate Number (for Depository Institution	/: IRVINE c: California 318860 s) NOT APPLICABLE s) r: 35069	
Average Consumer Outstanding Balance (Thousands S	\$) 6,409	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Commen	t	
Average Commercial Outstanding Balance (Thousands	45,264	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comme	ent	
Total Outstanding Balance (Thousands	\$) 51,673	
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)	1141407
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	5615
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	135,133
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	423,682
Twerage commercial outstanding balance (mousands)	423,002
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance key	
Average Commercial Outstanding Delegas Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	558,815
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Citizens Bank & Trust Co.	Stephanie Couture
UST Sequence Number:	980
City:	Covington
State:	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:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	19,767
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	46,071
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	•
The rage commercial customany suitance comments	
Total Outstanding Balance (Thousands \$)	65,838
Total Outstanding Dalance (mousailus 3)	03,838
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
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 this report:
CITIZENS COMMERCE NATIONAL BANK	MICHELLE OXLEY, PRESIDENT & CEO
UST Sequence Number:	547
City:	VERSAILLES
State:	Kentucky
RSSD:	,
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34256
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	53,268
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	60,375
Twerdage commercial outstanding balance (mousainss)	00,373
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
Average Commercial Outstanding Palance Comment	.
Average Commercial Outstanding Balance Comment	t .
Total Outstanding Relance (*)	112 612
Total Outstanding Balance (Thousands \$)	113,643
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:
City National Bank of New Jersey	Paul Maisch
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	840 Newark New Jersey 1048849 21111 Mar, 2014
,	
Average Consumer Outstanding Balance (Thousands \$)	20,722
Average Consumer Outstanding Balance Key 248307	
248307	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	139,596
Average Commercial Outstanding Balance Key	
The sage commercial cutous and granted ite;	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	160,318
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:
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)	0675
FDIC Certificate Number:	8675
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Loan Activity For.	Widi, 2014
Average Consumer Outstanding Palance (The country)	217,656
Average Consumer Outstanding Balance (Thousands \$)	217,030
Average Consumer Outstanding Palance Koy	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Polonce Comment	
Average Consumer Outstanding Balance Comment	
A construction of the Control of the	464 477
Average Commercial Outstanding Balance (Thousands\$)	464,477
A constant of the second of th	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	682,133
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable) Community First, Inc.	Person to be contacted regarding this report: Jon Thompson, CFO
Community First, Inc.	Joh Monipson, CPO
UST Sequence Number: City: State:	330 Columbia Tennessee
RSSD: (for Bank Holding Companies)	3108194
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number:	35165
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	119,847
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	145,376
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	265,223
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 BUFFALO Wyoming 3903 29696 Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	27,555
3 · · · · · · · · · · · · · · · · · · ·	, , , , , , , , , , , , , , , , , , ,
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\$)	47,076
Average Commercial Outstanding Palance Voy	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total O tata di Par Balanca di A	74.624
Total Outstanding Balance (Thousands \$)	74,631
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
General Market Commentary	
7	



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:	1493672
(for Bank Holding Companies)	1453072
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	19163
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	23,728
Average consumer outstanding balance (mousaids \$)	23,720
Average Consumer Outstanding Polence Key	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	28,441
Average Commercial Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Average Commercial Outstanding Balance Comment	
Average commercial outstanding balance comment	
T	E2.460
Total Outstanding Balance (Thousands \$)	52,169
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
- Constant Commentary	



NAME OF INSTITUTION

NAIVIE OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable) First BanCorp	Mr. Lawrence Odell
Thist bancorp	Wil. Lawrence Odell
UST Sequence Number:	368
City:	San Juan
State:	Puerto Rico
RSSD:	2744894
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	20297
FDIC Certificate Number:	30387
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Polemes (7)	4.640.505
Average Consumer Outstanding Balance (Thousands \$)	4,619,585
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Finance Leases are being included	
Average Commercial Outstanding Balance (Thousands\$)	5,008,908
, , , , , , , , , , , , , , , , , , , ,	
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	
Construction and Land are included	
Total Outstanding Balance (Thousands \$)	9,628,493
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Ganaral Market Commentary	
General Market Commentary	



NAME OF INSTITUTION	1310
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First Reliance Bancshares, Inc	Jeff Paolucci, CFO
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	623 Florence South Carolina
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	52,902
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	191,241
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	244,143
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First United Corporation (First United Bank & Trust)	Becky Graham	
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	
Average Consumer Outstanding Balance (Thousands \$	396,126	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	376,039	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commer	nt	
Total Outstanding Balance (Thousands \$	772,165	
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	
Dank		
UST Sequence Numbe	r: 1108	
City	y: Freeport	
State		
RSSE		
(for Bank Holding Companie		
Holding Company Docket Numbe (for Thrift Holding Companie		
FDIC Certificate Numbe		
(for Depository Institution	s)	
Loan Activity Fo	r: Mar, 2014	
A C	25 704	
Average Consumer Outstanding Balance (Thousands	\$) 35,704	
Average Consumer Outstanding Balance Key		
	ess, home equity loans, real estate mortgage	e loans overdraft
	mer installment loans. This category would	
sale.	mer mistamment louris. This category would	diso incidae lodiis ficia loi
3010.		
Average Consumer Outstanding Balance Commen	t	
Loans are made by the subsidary and r		
Average Commercial Outstanding Balance (Thousands	132,442	
Average Commercial Outstanding Balance Key		
	n development loans, farmland loans, nonfa	erm/non-residential loans.
multifamily loans, commercial loans ar	•	
, ,		
Average Commercial Outstanding Balance Comme	ent	
Total Outstanding Balance (Thousands	\$) 168,146	
Total Outstanding Balance Key		
Total Outstanding Palance Comment		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	Decree to be constanted as a different Process
(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
	AllZolla
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	F0.40F
FDIC Certificate Number:	58405
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	19,502
	<u>, </u>
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Rey	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	25,177
Twerage commercial outstanding balance (mousands.)	23,111
Avenue Communicial Outstanding Release Kon	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t en
Total Outstanding Palanco (The count of)	44.670
Total Outstanding Balance (Thousands \$)	44,679
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:
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 Mar, 2014
A constant of the Constant of	40.644
Average Consumer Outstanding Balance (Thousands \$)	48,644
A C O data all a . Data al Ka	
Average Consumer Outstanding Balance Key	and the district of the state o
	uses including residential mortgages, home equity, auto, student
loans and other consumer loans.	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	137,010
Average Commercial Outstanding Balance Key	
	poses to sole proprietorships, partnerships, corporations and other
business enterprises, whether secured o	r unsecured, single-payment or installment. Generally commercial
real estate and commercial/industrial.	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$)	185,654
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)
Hampton Roads Bankshares (Bank of Hampton

Person to be contacted regarding this report:

Christina Enesey

Roads)		•	
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	Virginia 3012554 27125		
Loan Activity For:	Mar, 2014		
Average Consumer Outstanding Balance (Thousands \$)	409,674		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$)	946,099		
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Commen	t		
Total Outstanding Balance (Thousands \$)	1,355,773		
Total Outstanding Balance Key			
Total Outstanding Balance Comment			
General Market Commentary			



	1710
NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
HCSB Financial Corporation (Horry County State	Loria Barton
Bank)	
UST Sequence Number:	328
City:	Loris
State:	South Carolina
RSSD:	Journ Caronna
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	
(for Depository institutions)	
Loan Activity For:	Mar, 2014
200	, 2021
Average Consumer Outstanding Balance (Thousands \$)	53,726
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Communical Outstanding Delegae	200.004
Average Commercial Outstanding Balance (Thousands\$)	200,664
Average Commercial Outstanding Balance Key	
Werage commercial outstanding bulance key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	254,390
Total Outstanding Balance Key	
Total Outstanding Palance Comment	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Highlands Independent Bancshares, Inc.	Jesica Soto
(Highlands Independent Bank)	
,	
UST Sequence Number:	780
City:	Sebring
State:	Florida
RSSD:	659538
(for Bank Holding Companies)	009038
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	26428
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
, , , , , , , , , , , , , , , , , , ,	
Average Consumer Outstanding Balance (Thousands \$)	46,860
Twendse consumer outstanding balance (mousailus \$)	40,000
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
Average Consumer Outstanding Balance Comment	
Data provided is MTD Avg, not YTD Avg.	Nonaccrual loans are included.
Average Commercial Outstanding Balance (Thousands\$)	76,489
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Data provided is MTD Avg, not YTD Avg.	Nonaccrual loans are included.
Total Outstanding Balance (Thousands \$)	123,349
, , , , , , , , , , , , , , , , , , ,	
Total Outstanding Balance Key	
Total Catalana Bulance not	
Total Outstanding Balance Comment	
	None serval loans are included
Data provided is MTD Avg, not YTD Avg.	Nonaccidal loans are included.
Conough Moulest Commont	
General Market Commentary	



NAME OF INSTITUTION

Independence Bank	Walter Braillard, EVP, CFO,	<u> </u>
пиерепиенсе ванк	Waiter Braillard, EVP, CFO,	401-471-0320
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:	Mar, 2014	
200111101111111111111111111111111111111	11101) 2011	
Average Consumer Outstanding Polence (*)	4 5 4 7	
Average Consumer Outstanding Balance (Thousands \$)	4,547	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
A constant Constant of the Con	10.677	
Average Commercial Outstanding Balance (Thousands\$)	18,677	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comment	-	
The rage commercial outstanding buttines comment		
Total Outstanding Relayance	22.224	
Total Outstanding Balance (Thousands \$)	23,224	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
Conound Mouleat Commonts		
General Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
Liberty Bank Inc / Liberty Bank	Veronica Watkins 817	-479-1053
UST Sequence Number:	1326	
City:	Hurst	
State:	Texas	
RSSD:	3716151	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)	25	
FDIC Certificate Number:	26457	
(for Depository Institutions)		
Loan Activity For:	Mar, 2014	
Loan Activity For.	IVId1, 2014	
Average Consumer Outstanding Balance (Thousands \$)	68,888	
Average Consumer Outstanding balance (mousands \$)	00,000	
Average Consumer Outstanding Balance Key		
includes overdraft		
ilicidues overdraft		
Average Consumer Outstanding Palance Comment		
Average Consumer Outstanding Balance Comment		
Average Communication Contate a diagram and	200 446	
Average Commercial Outstanding Balance (Thousands\$)	206,416	
Average Commencial Outstanding Delayer Key		
Average Commercial Outstanding Balance Key		
Average Commencial Outstanding Dalamas Comment		
Average Commercial Outstanding Balance Comment		
Tatal Outstanding Dalamas	275 204	
Total Outstanding Balance (Thousands \$)	275,304	
Tatal Outstanding Dalamas Kan		
Total Outstanding Balance Key		
Total Outstanding Polones Comment		
Total Outstanding Balance Comment		
Company Maylest Company ont		
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)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
•	
Average Consumer Outstanding Balance (Thousands \$)	46,652
Average Consumer Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Average Consumer Outstanding Balance Comment	
- J	
Average Commercial Outstanding Balance (Thousands\$)	291,497
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	•
Total Outstanding Balance (Thousands \$)	338 149
Total Satistanang Balance (mousallus 4)	330,113
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
General Market Commentary	
General ividiket 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: Mar, 2014 Average Consumer Outstanding Balance (Thousands \$) 344 Average Consumer Outstanding Balance Key **Average Consumer Outstanding Balance Comment** Average Commercial Outstanding Balance (Thousands\$) 79,268 **Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment** Total Outstanding Balance (Thousands \$) 79,612 **Total Outstanding Balance Key Total Outstanding Balance Comment**



NAME OF INSTITUTION	Person to be contacted regarding this report:
(Including Holding Company Where Applicable)	
Maryland Financial Bank	Glenn W. Kirchner
UST Sequence Number:	1047
City:	Towson
State:	Maryland
	ivial yland
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	F7024
FDIC Certificate Number:	57821
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	3,350
Average consumer outstanding balance (mousailus 3)	3,330
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	39,586
Average Commercial Outstanding Balance Key	
A	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	42,936
.,,,	,
Total Outstanding Polonce Koy	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Canaral Market Comments ::	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MISSION BANK / COMMUNITY BANCSHARES, INC.	DARRELL LAUTARET	
1140.		
UST Sequence Number	r: 1226	
City		
State		
RSSD		
for Bank Holding Companie. Holding Company Docket Number		
(for Thrift Holding Companie		
FDIC Certificate Number		
(for Depository Institution:		
(,		
Loan Activity For	r: Mar, 2014	
Average Consumer Outstanding Balance (Thousands s	\$) 10,723	
Average consumer outstanding balance (mousailus,	10,725	
Average Consumer Outstanding Balance Key		
	a lat lagra and ather consumer lagra (suta ad accurad according	
	s, lot loans, and other consumer loans (auto, cd secured, overdraft	
lines, etc.)		
Average Consumer Outstanding Balance Commen	t	
Average Commercial Outstanding Balance (Thousands	49,672	
Average Commercial Outstanding Balance Key		
	ose, land, Ag, multi-family and other commercial loans (ucc filings,	
equipment, cd secured, unsecured etc.)		
	'1	
Average Commercial Outstanding Balance Comme	ont	
Average commercial outstanding balance comme	.nt	
T		
Total Outstanding Balance (Thousands 5	\$) [60,395]	
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) NBCAL BANCORP (National Bank of California 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: Mar, 2014 Average Consumer Outstanding Balance (Thousands \$) 11,869 Average Consumer Outstanding Balance Key **Average Consumer Outstanding Balance Comment** Average Commercial Outstanding Balance (Thousands\$) 218,186 Average Commercial Outstanding Balance Key **Average Commercial Outstanding Balance Comment** Total Outstanding Balance (Thousands \$) 230,055 **Total Outstanding Balance Key Total Outstanding Balance Comment General Market Commentary**



NAME OF INSTITUTION

(Including Holding Company W	here Applicable)
------------------------------	------------------

NBRS Financial Bank	Steve Bradley
UST Sequence Number:	Rising Sun Maryland 4862 Mar, 2014
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key	46,844
Twerage consumer outstanding buldness key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	88,434
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Commen	t
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	135,278
Total Outstallang balance key	
Total Outstanding Balance Comment	
General Market Commentary	
· · · · · · · · · · · · · · · · · · ·	



NAME OF INSTITUTION

Old Second National Bank	Alfonso Villa
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	Aurora Illinois Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	255,161
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	851,313
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$) 1,106,474	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



Person to be contacted regarding this report: Wenneth Tse UST Sequence Number: City: State: RSSD: (for Bank Holding Company Docket Number: (for Triff Holding Companies) FDIC Certificate Number: (for Triff Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands S) Includes month-end balances 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) Average Commercial Outstanding Balance (Thousands) Includes month-end balances of commercial real estate loans, commercial equity lines, construction loans, and other commercial loans. 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 (Thousands S) Total Outstanding Balance (Thousands S) Total Outstanding Balance Key Total Outstanding Balance Comment	NAME OF INSTITUTION	
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Trinft Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands S) 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 S) 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 S) Total Outstanding Balance (Thousands S) Total Outstanding Balance Key Total Outstanding Balance (Thousands S) Total Outstanding Balance Key		Person to be contacted regarding this report:
City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Third Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands S) 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 Consumer Outstanding Balance Comment Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance Rey 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 S) Total Outstanding Balance (Thousands S) 360,575 Total Outstanding Balance Key	OneUnited Bank	Kenneth Tse
City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Third Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands S) 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 Consumer Outstanding Balance Comment Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance Rey 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 S) Total Outstanding Balance (Thousands S) 360,575 Total Outstanding Balance Key		
State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands 5) 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 Consumer Outstanding Balance (Thousands 5) Average Consumer Outstanding Balance (Thousands 5) Average Commercial Outstanding Balance (Thousands 5) 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 5) Total Outstanding Balance (Thousands 5) Total Outstanding Balance Key	UST Sequence Number:	97
RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands \$) 339,622 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\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key	City:	
Holding Company Docket Number: (for Thirt Holding Companies) FDIC Certificate Number: (for Thirt Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands \$) 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 \$) 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 \$) Total Outstanding Balance (Thousands \$) 360,575 Total Outstanding Balance Key	State:	Massachusetts
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands \$) 339,622 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) 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 \$) 360,575 Total Outstanding Balance Key		
FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands \$) 339,622 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\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key		
FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Mar, 2014 Average Consumer Outstanding Balance (Thousands \$) 339,622 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\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key		
Average Consumer Outstanding Balance (Thousands \$) 339,622 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\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key		22066
Average Consumer Outstanding Balance (Thousands \$) 339,622 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\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key		23900
Average Consumer Outstanding Balance (Thousands \$) 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\$) 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 \$) 360,575 Total Outstanding Balance Key	(ior Depository institutions)	
Average Consumer Outstanding Balance (Thousands \$) 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\$) 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 \$) 360,575 Total Outstanding Balance Key	Loan Activity For:	Mar 2014
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 (Thousands\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key	Eduli / letivity 1 of .	Mai, 2014
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 (Thousands\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key	Average Consumer Outstanding Balance (Thousands 5)	339 622
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\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key	Average consumer outstanding balance (mousailus \$)	333,022
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\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key	Average Consumer Outstanding Balance Key	
, credit cards and overdrafts. Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance (Thousands\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key		a family and multi-family recidential mortgages, each recerve leans
Average Commercial Outstanding Balance (Thousands\$) 20,953 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 \$) 360,575 Total Outstanding Balance Key	_	e-raining and multi-raining residential mortgages, cash reserve loans
Average Commercial Outstanding Balance (Thousands\$) 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 \$) 360,575 Total Outstanding Balance Key	, credit cards and overdraits.	
Average Commercial Outstanding Balance (Thousands\$) 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 \$) 360,575 Total Outstanding Balance Key	Average Concumer Outstanding Palance Comment	
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 \$) 360,575 Total Outstanding Balance Key	Average Consumer Outstanding Balance Comment	
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 \$) 360,575 Total Outstanding Balance Key		
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 \$) 360,575 Total Outstanding Balance Key	Average Commercial Outstanding Delegation	20.052
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 \$) 360,575 Total Outstanding Balance Key	Average Commercial Outstanding Balance (Thousands\$)	20,953
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 \$) 360,575 Total Outstanding Balance Key	A server Conservated O total discontinuous Ko	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 360,575 Total Outstanding Balance Key		
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 360,575 Total Outstanding Balance Key		cial real estate loans, commercial equity lines, construction loans,
Total Outstanding Balance (Thousands \$) 360,575 Total Outstanding Balance Key	and other commercial loans.	
Total Outstanding Balance (Thousands \$) 360,575 Total Outstanding Balance Key		
Total Outstanding Balance Key	Average Commercial Outstanding Balance Comment	
Total Outstanding Balance Key		
Total Outstanding Balance Key		
	Total Outstanding Balance (Thousands \$)	360,575
Total Outstanding Balance Comment	Total Outstanding Balance Key	
Total Outstanding Balance Comment		
Total Outstanding Balance Comment		
	Total Outstanding Balance Comment	

General Market Commentary



NAME OF INSTITUTION	1310
NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Patriot Bankshares, Inc.	Matthew Dotson, Credit Risk Specialist
r denot bankonares, mor	Matthew Bottom, or care more openanor
UST Sequence Number:	98
City:	Houston
State:	Texas
RSSD:	78858
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	3258
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Loan Activity For.	Wai, 2014
Average Consumer Outstanding Balance (Thousands \$)	66,136
Average Consumer Outstanding Balance (mousailus 3)	00,130
Average Consumer Outstanding Balance Key	
<u> </u>	General Ledger: 10010 Consumer Real Estate, 13140 Home Equity
	ction, and 13310 Total Consumer Loans plus the average balance on
the Patriot Bank Mortgage Line.	ction, and 13310 fotal consumer Louis plus the average salance on
the rather bank moregage time.	
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\$)	781,308
, , , , , , , , , , , , , , , , , , , ,	100,000
Average Commercial Outstanding Balance Key	
	loans from gross loans. Specifically, account "13480-Total Gross
	Loans" less total average consumer loans calculated above.
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	847,444
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
•	



NAME OF INSTITUTION

Popular, Inc.

Person to be contacted regarding this report: José Méndez

UST Sequence Number:	117
City:	San Juan
State:	Puerto Rico
RSSD:	1129382
(for Bank Holding Companies)	
Holding Company Docket Number:	

(for Thrift Holding Companies)
FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Mar, 2014

Average Consumer Outstanding Balance (Thousands \$) | 12,002,402

Average Consumer Outstanding Balance Key

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

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 12,383,169

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 \$) 24,385,571

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	
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:	Mar, 2014
,	· · · · · · · · · · · · · · · · · · ·
Average Consumer Outstanding Balance (Thousands \$)	15,756
Twerage consumer outstanding balance (mousules \$7)	13,730
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
Average Consumor Outstanding Polence Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	42,058
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	57,814
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding Bulance Comment	
Congral Market Commentary	
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: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	868 Davie Florida 2891006
Average Consumer Outstanding Balance (Thousands \$)	47,864
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Account of Commonwell Outstanding Relation	220 200
Average Commercial Outstanding Balance (Thousands\$)	228,308
Average Communication Contatenation Delayare Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	276,172
Total Outstanding Balance Key	
Total Sutstanting Bulance Rey	
Total Outstanding Balance Comment	
Constant of Constant	
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 Coguanas Numbar	F12
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)	
Lana Antivity Fam.	Mar: 2014
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	41,228
Twerage consumer outstanding balance (mousulus 4)	11,220
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
A construction of the state of the Balance	227.260
Average Commercial Outstanding Balance (Thousands\$)	327,368
Average Commercial Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Average Commercial Outstanding Balance Comment	
ŭ j	
Total Outstanding Balance (Thousands \$)	368,596
Total Outstanding Palance Koy	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding Balance Comment	
General Market Commentary	
25	



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) FDIC Certificate Number:	12515
(for Depository Institutions)	12515
(for Depository institutions)	
Loan Activity For:	Mar, 2014
Loan Activity For.	Wai, 2014
Average Consumer Outstanding Balance (Thousands \$)	18,686
Average consumer outstanding balance (mousailus 3)	10,000
Average Consumer Outstanding Balance Key	
· · · · · · · · · · · · · · · · · · ·	esidential mortgages both first and junior liens, as well as loans to
	ard balances, however they are under \$200,000 in total.
consumers for dates. It includes create of	and bulances, nowever they are under \$200,000 in total.
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	119,391
Average Commercial Outstanding Balance (mousandss)	115,351
Average Commercial Outstanding Balance Key	
	above. The bigger components are commercial lines of credit,
commercial real estate, 1-4 family reside	intial field for investment.
Average Commencial Outstanding Relates Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Polence (c)	120.077
Total Outstanding Balance (Thousands \$)	138,077
Total Outstanding Balance Key	
T. 10	
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, E	xt.
	3494	
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: Mar, 2014	
Average Consumer Outstanding Balance (Thousands	\$) 27,414	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Commen	t	
Average Commercial Outstanding Palance	172 200	
Average Commercial Outstanding Balance (Thousands	\$) 172,209	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comme	ont	
Werage commercial outstanding balance comme		
Total Outstanding Balance (Thousands	\$) 199,623	
Total Outstanding Balance Key		
,		
Tatal Outstanding Balance Comment		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Suburban Illinois Bancorp, Inc./Suburban Bank

Person to be contacted regarding this report:

Wayne Pavlicek

& Trust	,	
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:	Elmhurst Illinois 2327541 20443	
Average Consumer Outstanding Balance (Thousands \$)	52,756	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	244,846	
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	297,602	
,		
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

UST Sequence Number:	1273
City:	Baltimore
State:	Maryland
RSSD:	2008130
(for Bank Holding Companies)	2555155
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	
FDIC Certificate Number:	24015
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	28,682
Average Consumer Outstanding Release Key	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
g	
Average Commercial Outstanding Balance (Thousands\$)	126,617
Average Commercial Outstanding Balance Key	
Average Commercial Quitstanding Palance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	155,299
Total Gatstallang Balance (mousallus 9)	133,233
Total Outstanding Balance Key	
g v v v	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
U. S. Century Bank	David McCombie
UST Sequence Number:	782
City:	Miami
State:	Florida
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57369
(for Depository Institutions)	
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	86,895
Average Consumer Outstanding Balance Key	
1-4 family mortgages, consumer construc	tion, home equity, other consumer and overdrafts
Average Consumer Outstanding Balance Comment	
increase from February due to higher rea	al estate consumer loans.
mercuse from restructly due to higher rec	ar estate consumer loans.
	600.000
Average Commercial Outstanding Balance (Thousands\$)	632,909
Average Commercial Outstanding Balance Key	
Commercial, Commercial Real Estate, mu	ınicipal and loans to foreign banks
Average Commercial Outstanding Balance Comment	
Decrease from February due to a decrease	se in non accruing real estate loans.
Total Outstanding Balance (Thousands \$)	719,804
	, , , , , , , , , , , , , , , , , , ,
Total Outstanding Balance Key	
Total Gatataning Balance Ney	
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:
Universal Bancorp (Bloomfield State Bank)	William B McNeely
UST Sequence Number:	1197 Bloomfield Indiana 1067511
203	
Average Consumer Outstanding Balance (Thousands \$)	55,374
Average Consumer Outstanding Palance Key	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	197,576
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t en
Total Outstanding Balance (Thousands \$)	252,950
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Congral Market Commentary	
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
ged action training to good	magenic scoraisem
LIST C. N. I	000
UST Sequence Number:	660
City:	Fayetteville
State:	Arkansas
RSSD:	3350724
(for Bank Holding Companies)	333721
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
(for Depository institutions)	
Lance And Charles	142044
Loan Activity For:	Mar, 2014
Average Consumer Outstanding Balance (Thousands \$)	82,746
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
Average Consumer Outstanding Balance Comment	
	200 110
Average Commercial Outstanding Balance (Thousands\$)	293,449
Average Commercial Outstanding Balance Key	
A	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	376,195
, com control 8 - manage (manage)	
Total Outstanding Palance Kay	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	