General Market Commentary



NAME OF INSTITUTION Person to be contacted regarding this report: (Including Holding Company Where Applicable) Bank of George Dick Holtzclaw UST Sequence Number: 876 Las Vegas City: Nevada State: RSSD: (for Bank Holding Companies) **Holding Company Docket Number:** (for Thrift Holding Companies) FDIC Certificate Number: 58626 (for Depository Institutions) Loan Activity For: Oct, 2013 Average Consumer Outstanding Balance (Thousands \$) 5,176 Average Consumer Outstanding Balance Key **Average Consumer Outstanding Balance Comment** Average Commercial Outstanding Balance (Thousands\$) 56,882 **Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment** Total Outstanding Balance (Thousands \$) 62,058 **Total Outstanding Balance Key Total Outstanding Balance Comment**



NAME OF INSTITUTION

NAIME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Bank of the Carolinas	Vickie S. Madison
Bank of the Carolinas	VICKIC 5. IVIGGISOTI
UST Sequence Number:	1008
·	Mocksville
City:	
State:	North Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	34903
(for Depository Institutions)	34303
(
Loan Activity For:	Oct, 2013
Eddit/Activity For.	Oct, 2013
Average Concumer Outstanding Palance (The could's)	04 510
Average Consumer Outstanding Balance (Thousands \$)	84,518
Assessed Communication Contains and the Release Nove	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	193,683
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	278,201
Total Outstanding Dalance (mousailus 3)	270,201
Total Outstanding Polonce Koy	
Total Outstanding Balance Key	
Table O table of the Pole of C	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
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:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	260
Average Consumer Outstanding Balance Key	
Total represent consumers loans includin	ng executive credit cards
	., 0
Average Consumer Outstanding Balance Comment	
	k of the West is a correspondent bank serving community financial
institutions and receives very few reques	is.
A constitution of the contraction of the contractio	4.45.40.4
Average Commercial Outstanding Balance (Thousands\$)	146,494
Average Commercial Outstanding Balance Key	
The commercial loans include all loans ex	ccept consumer loans.
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	146,754
Total Outstanding Balance Key	
·	al loans for both the Denver, Colorado and Lincoln, Nebraska
locations.	
1000010113.	
Total Outstanding Balance Comment	
Total Catalana Balance Comment	
Canaral Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

BCB HOLDING COMPANY INC AND BAY BANK

SUSAN UNDERWOOD

UST Sequence Number:	1084	
City:	MOBILE	
State:	Alabama	
RSSD:	2821441	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	34872	
(for Depository Institutions)		
Lance Aut 11 February	0.1.2012	
Loan Activity For:	Oct, 2013	
	10 =00	
Average Consumer Outstanding Balance (Thousands \$)	10,708	
A company Company Control of the Bullion Man		
Average Consumer Outstanding Balance Key		
CONSUMER LOANS		
A constant Constant Constant Constant Constant		
Average Consumer Outstanding Balance Comment		
	00.101	
Average Commercial Outstanding Balance (Thousands\$)	36,401	
A company of the control of the cont		
Average Commercial Outstanding Balance Key		
COMMERCIAL LOANS		
A C		
Average Commercial Outstanding Balance Comment		
	17.100	
Total Outstanding Balance (Thousands \$)	47,109	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		

General Market Commentary

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



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to be contacted regarding this report:

CATE RIGGS

UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	219 IRVINE California 318860 NOT APPLICABLE 35069 Oct, 2013	
Average Consumer Outstanding Balance (Thousands \$)	6,199	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	41,301	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	47,500	
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:
Central Virginia Bankshares, Inc	Melanie R Keene
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:	312 Powhatan Virginia 1140677 Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	55,539
Twerage consumer outstanding balance (mousaids 4)	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	88,196
5 · 6 · 6 · 6 · 6 · 6 · 6 · 6 · 6 · 6 ·	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	<u>t</u>
Total Outstanding Balance (Thousands \$)	143,735
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:	Oct, 2013
,	
Average Consumer Outstanding Balance (Thousands \$)	131,908
The age consumer outstanding suitance (measures q,	
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Palance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	422,927
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	554,835
Total Outstanding Balance Key	
9	
Total Outstanding Balance Comment	
Total Catalanang Balance Comment	
Canaral Market Commentary	
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: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	980 Covington Louisiana 16417
	· · · · · · · · · · · · · · · · · ·
Average Consumer Outstanding Balance (Thousands \$)	19,609
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	47,685
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	67,294
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
,	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
CITIZENS COMMERCE NATIONAL BANK	MICHELLE OXLEY, PRESIDENT & CEO
	,
LICT C N. I	- 47
UST Sequence Number:	547
City:	VERSAILLES
State:	Kentucky
	Remadky
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34256
(for Depository Institutions)	
(for Bepository institutions)	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	49,883
Twerage consumer outstanding balance (mousailus 5)	+5,005
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
	T. C.
Average Commercial Outstanding Balance (Thousands\$)	56,303
Average Commercial Outstanding Balance Key	
The sage commendation of the same same same same same same same sam	
Average Commercial Outstanding Balance Comment	<u>.</u>
Total Outstanding Balance (Thousands \$)	106,186
Total Outstanding Balance Key	
Total Outstanding Balance key	
Total Outstanding Balance Comment	
Total Gatstanding Balance comment	
General Market Commentary	
,	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens First Bank

Person to be contacted regarding this report:

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

	intalley@citizensiiistbalik.com
UST Sequence Number:	339
City:	Bowling Green
State:	Kentucky
RSSD:	2750952
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	25022
FDIC Certificate Number: (for Depository Institutions)	35022
(for Depository institutions)	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	81,105
Average Consumer Outstanding Palance Koy	
Average Consumer Outstanding Balance Key By GL Code	
by GL Code	
Average Consumer Outstanding Balance Comment	
Average consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	213,753
Average Commercial Outstanding Balance (mousaintss)	213,733
Average Commercial Outstanding Balance Key	
By GL Code	
by GL code	
Average Commercial Outstanding Palance Comment	
Average Commercial Outstanding Balance Comment	•
Total Outstanding Palamas (m. 1.4)	204 000
Total Outstanding Balance (Thousands \$)	294,858
T. 10	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	Dance to be contacted as conditionable assess.
(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
Average Consumer Outstanding Balance (Thousands \$)	21,115
Average Consumer Outstanding Balance Key	
248307	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	145,638
Average Commercial Outstanding Balance key	
Average Communication Contatonalism Delayers Communication	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	166,753
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:
Community Bankers Trust Corporation	Bruce E. Thomas
UST Sequence Number:	113
City:	Glen Allen
State:	Virginia
RSSD:	3687046
(for Bank Holding Companies)	3087040
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	8675
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
200111101111111111111111111111111111111	000, 2010
Average Concumer Outstanding Palance (Thermonte S)	223,975
Average Consumer Outstanding Balance (Thousands \$)	223,373
Account Community Contacts and the Delegan Maria	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	458,521
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	682,496
Total Outstallaning Dalarice (mousulas y)	002) 130
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Dalamas Communic	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Community First Bank & Community First	Ann Main
Bancshares, Inc.	
UST Sequence Number:	1051
City:	Harrison
State:	Arkansas
RSSD:	2754585
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	24544
FDIC Certificate Number: (for Depository Institutions)	34611
(for Depository institutions)	
Loan Activity For:	Oct, 2013
20411710017107	000, 2013
Average Consumer Outstanding Balance (Thousands \$)	134,815
The same constants of	25 1,025
Average Consumer Outstanding Balance Key	
,	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	205,811
	,
Average Commercial Outstanding Balance Key	
,	
Average Commercial Outstanding Balance Comment	t en
Total Outstanding Balance (Thousands \$)	340,626
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:
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:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	122,544
	· · · · · · · · · · · · · · · · · · ·
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding balance Comment	
	4 544 544
Average Commercial Outstanding Balance (Thousands\$)	1,641,914
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	1,764,458
3 , , , , , , , , , , , , , , , , , , ,	
Total Outstanding Balance Key	
Total Gutstanding Bulance Rey	
Total Outstanding Palance Comment	
Total Outstanding Balance Comment	
Consult Made Late Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

CRAZY WOMAN CREEK BANCORP INC.	CAROLYN KAISER

UST Sequence Number:	673	
City:	BUFFALO	
State:	Wyoming	
RSSD:	, 5	
(for Bank Holding Companies)		
Holding Company Docket Number:	3903	
(for Thrift Holding Companies)		
FDIC Certificate Number:	29696	
(for Depository Institutions)		
Loan Activity For:	Oct, 2013	
Average Consumer Outstanding Balance (Thousands \$)	27,003	
Average Consumer Outstanding balance (mousands \$)	27,003	
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\$)	45,059	
A C		
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comment		
Average commercial outstanding balance comment		
Total Outstanding Balance (Thousands \$)	72.062	
Total Outstanding Bulance (mousules \$7)	. 2,002	
Total Outstanding Balance Key		
g e e e e		
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)	Joseph E. Gore, President
LICT Common and Nivershouse	657
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:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	26,025
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	27,499
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	53,524
Total Outstanding Balance Key	
Total Outstanding Polence Comment	
Total Outstanding Balance Comment	
Conoral Market Comments:	
General Market Commentary	



NAME OF INSTITUTION	3750
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Duke Financial Group Inc.	Brenda Coulter, VP & CFO
UST Sequence Number:	1166 Minneapolis Minnesota 1127913 Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	42,667
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	221,636
The rule Commercial Constanting Datance (mossantssy)	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	264,303
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: (for Bank Holding Companies)	2744894	
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	30387	
(for Depository Institutions)		
Loan Activity For:	Oct, 2013	
Average Consumer Outstanding Balance (Thousands \$)	4,597,802	
Average Consumer Outstanding Balance Key		
,		
Average Consumer Outstanding Balance Comment		
Finance Leases are being included		
Average Commercial Outstanding Balance (Thousands\$)	5,033,211	
The rage commercial dutotariang balance (mossanasy)	3)033)211	
Average Commercial Outstanding Balance Key		
Twerage commercial dustanding balance key		
Average Commercial Outstanding Balance Comment	t	
Construction and Land are included		
Construction and Land are included		
Total Outstanding Palance (Thermore & C)	9,631,013	
Total Outstanding Balance (Thousands \$)	9,031,013	
Total Outstanding Palance You		
Total Outstanding Balance Key		
Total Outstanding Polones Comment		
Total Outstanding Balance Comment		
General Market Commentary		



	1910
NAME OF INSTITUTION	Davison to be applied assembling this variety
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
First Reliance Bancshares, Inc	Jeff Paolucci, CFO
UST Sequence Number:	623
City:	Florence
State:	South Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	51,469
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	184,261
Average Commercial Outstanding balance (mousandss)	184,201
Average Communication Overtain disconnections Delegated New	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	235,730
Total Outstanding Balance Key	
,	
Total Outstanding Balance Comment	
Total Outstanding Bulance Comment	
Conoral Market Comments:	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

First United Corporation (First United Bank & Trust)	Becky Graham	
UST Sequence Number: 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 \$	398,727	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	384,418	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commer	nt	
Total Outstanding Balance (Thousands \$)	783,145	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Freeport Bancshares, Inc./Midwest Community Bank	Mark H. Wright
UST Sequence Number:	1108
City:	Freeport
State:	Illinois
RSSD:	1205585
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	19628
(for Depository Institutions)	13020
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	39,531
Average Consumer Outstanding Balance Key	
Consumer loans includes loans in process	s, home equity loans, real estate mortgage loans, overdraft
	er installment loans. This category would also include loans held for
sale.	
Average Consumer Outstanding Balance Comment	
Loans are made by the subsidary and not	the holding company.
Average Commercial Outstanding Balance (Thousands\$)	129,534
Average Commercial Outstanding Balance Key	
Commercial loans includes construction of	development loans, farmland loans, nonfarm/non-residential loans,
multifamily loans, commercial loans and	municipal loans.
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	169,065
Total Outstanding Balance Key	
Total Outstanding Relayer Comment	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Commentally	



NAME OF INSTITUTION

NAME OF INSTITUTION	Dercan to be contacted regarding this report:
(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
	Alizolia
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58405
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	20,096
Average Consumer Outstanding Dalance (mousands 5)	20,030
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Twerage consumer outstanding barance comment	
Average Commercial Outstanding Balance (Thousands\$)	28,766
Average Commercial Outstanding Balance Key	
,	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	48,862
, , , , , , , , , , , , , , , , , , ,	
Total Outstanding Polance Kou	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Conserval Mandret Conservation	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company \	Where Applicable)
------------------------------	-------------------

Person to be contacted regarding this report:
Dan Nelson

(including Holding Company where Applicable)	refort to be contacted regarding this report.
Great River Holding Company	Dan Nelson
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions)	1277 Baxter Minnesota H3992
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	90,820
Average Consumer Outstanding Balance Key Includes 1-4 Family Residential, Home Equation consumer loans	uity Lines of Credit, Credit Card Loans , Overdrafts and other
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	137,794
Average Commercial Outstanding Balance Key	
Includes Comm, CommRE, C&D, Ag and A	AG RE
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	228,614
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
,	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Greer Bancshares Incorporated	John Hobbs
UST Sequence Number:	355
City:	Greer
State:	South Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	27442
FDIC Certificate Number:	27413
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
Edult Activity For:	000, 2013
Average Consumer Outstanding Balance (Thousands \$)	49,598
Average consumer outstanding balance (mousailus \$)	43,330
Average Consumer Outstanding Balance Key	
	uses including residential mortgages, home equity, auto, student
loans and other consumer loans.	ises including residential mortgages, nome equity, auto, student
idans and other consumer idans.	
Average Consumer Outstanding Palance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Polonce	141 002
Average Commercial Outstanding Balance (Thousands\$)	141,003
Average Commercial Outstanding Palance Voy	
Average Commercial Outstanding Balance Key	asses to sole proprietorships partnerships corporations and other
	oses to sole proprietorships, partnerships, corporations and other
	unsecured, single-payment or installment. Generally commercial
real estate and commercial/industrial.	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	
Average Commercial Outstanding Balance Comment	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$)	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hampton Roads Bankshares (Bank of Hampton Roads)

Person to be contacted regarding this report:

Christina Enesey

Roddsy	
UST Sequence Number:	236
City:	Virginia Beach
State:	Virginia
RSSD:	3012554
(for Bank Holding Companies)	3012334
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	27125
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
•	,
Average Consumer Outstanding Balance (Thousands \$)	413,288
Twendse consumer outstanding buildines (mousaillus 4)	113,200
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	946,383
Average Commercial Outstanding Balance Key	
,	
Average Commercial Outstanding Balance Comment	•
Werdge commercial outstanding balance comment	
Total Outstanding Release (**)	1 250 671
Total Outstanding Balance (Thousands \$)	1,359,6/1
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	Person to be contacted regarding this reports
(Including Holding Company Where Applicable) HCSB Financial Corporation (Horry County State	Person to be contacted regarding this report: Loria Barton
Bank)	Loria Dartori
Burny	
UST Sequence Number:	328
City:	Loris
State:	South Carolina
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
·	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	53,853
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	209,227
Tree age commercial outstanding paramee (mousement)	203)227
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	263,080
T. 10	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding balance Comment	
General Market Commentary	
The state of the s	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this repor	rt:
---	-----

Highlands Independent Bancshares, Inc.	Jesica Soto	
(Highlands Independent Bank)		
UST Sequence Number:	780	
City:	Sebring	
•		
State:	Florida	
RSSD:	659538	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	26428	
(for Depository Institutions)		
Loan Activity For:	Oct, 2013	
Average Consumer Outstanding Polance (7)	40.151	
Average Consumer Outstanding Balance (Thousands \$)	49,151	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Data provided is MTD Avg, not YTD Avg.	Nonaccrual loans are included	
Data provided is WID Avg, Hot FID Avg.	Nonacciual loans are included.	
Average Commercial Outstanding Balance (Thousands\$)	78,427	
Average Commercial Outstanding Balance Key		
, , , , , , , , , , , , , , , , , , ,		
Average Commercial Outstanding Balance Commen		
Data provided is MTD Avg, not YTD Avg.	Nonaccrual loans are included.	
Total Outstanding Balance (Thousands \$)	127,578	
.	•	
Total Outstanding Balance Key		
Total Outstallulig 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

((Including	Holding	Company	v Where	Applicable
и	(III CIGGIII)	TICIGINE	Company	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ipplicable

Person to be contacted regarding this report:

Independence Bank	Walter Braillard, EVP, CFO, 401-471-6320
macpenaence bank	Walter Braillard, EVI , Cl O, 401 471 0320
LICT Coguance Number	202
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)	37373
(ioi Depository institutions)	
Loan Activity For:	Oct 2013
Louit Activity For.	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	4,796
Average Consumer Outstanding Balance (mousands \$)	4,790
Average Consumer Outstanding Release Key	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	21,624
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	26,420
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Gatstanding Balance Comment	
Conoral Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

Person to be contacted regarding this report:

(medaling floiding company where Applicable)	- Control of the cont
Intermountain Community Bancorp	Leanna Cox, Controller 208-265- 3304
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	62 Sandpoint Idaho 2634490 Oct. 2013
,	, , , , , , , , , , , , , , , , , , ,
Average Consumer Outstanding Balance (Thousands \$)	77,383
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	454,521
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Rey	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	531,904
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:
Liberty Bank Inc / Liberty Bank	Veronica Watkins 817-479-1053
UST Sequence Number:	1326
City:	Hurst
State:	Texas
RSSD:	3716151
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	26457
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	67,319
Average Consumer Outstanding Balance Key	
includes overdraft	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	183,822
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	251,141
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:
Liberty Shares, Inc	Tamra J Schrader
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:	611 Hinesville Georgia 1086748 Oct, 2013
2001171001111, 1 011	360, 2013
Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key	50,469
Average Consumer Outstanding Balance Rey	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	313,886
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	364,355
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	

General Market Commentary



NAME OF INSTITUTION (Including Holding Company Where Applicable) Lone Star Bank UST Sequence Number: City: Houston State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Oct, 2013
UST Sequence Number: City: Houston Texas RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 563 Texas 58324
City: Houston State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58324
City: Houston State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58324
City: Houston State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58324
State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Texas Texas Texas Texas FSSD: (for Bank Holding Companies) FDIC Companies) FDIC Certificate Number: (for Depository Institutions)
RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58324
(for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58324
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58324
(for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) 58324
(for Depository Institutions)
Loan Activity For: Oct, 2013
Loan Activity For: Oct, 2013
Average Consumer Outstanding Balance (Thousands \$) 379
Average Consumer Outstanding Balance Key
Average Consumer Outstanding Balance Comment
Average Commercial Outstanding Balance (Thousands\$) 78,977
Average Commercial Outstanding Balance Key
Average Commercial Outstanding Balance Comment
Total Outstanding Balance (Thousands \$) 79,356
7 0 tan 0 atotan am 8 2 atan 00 (moasan as 4)
Total Outstanding Balance Key
Total Gatatiang Balance Rey
Total Outstanding Balance Comment
Total Odditaliang Balance Comment



NAME OF INSTITUTION	274.0
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Madison Financial Corporation (MFC) / Madison	Debra G. Neal, EVP
Bank, Richmond, Ky	
UST Sequence Number:	697
City:	Richmond
State:	Kentucky
RSSD:	0
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	24200
FDIC Certificate Number: (for Depository Institutions)	34306
(101 Depository institutions)	
Loan Activity For:	Oct, 2013
204177047117	000, 2013
Average Consumer Outstanding Balance (Thousands \$)	73,295
, we also consume a distance (measures)	
Average Consumer Outstanding Balance Key	
YTD Consumer	
Average Consumer Outstanding Balance Comment	
	. We continue to pursue new borrowers to increase loans.
	ersonal residence as rates remained low in September
•	·
Average Commercial Outstanding Balance (Thousands\$)	9,668
Average Commercial Outstanding Balance Key	
YTD Commercial	
Average Commercial Outstanding Balance Comment	
Commercial loans decreased by \$571,000	D. We continue to pursue new borrowers as large banks can offer
rates we cannot match.	
Total Outstanding Balance (Thousands \$)	82,963
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:
Maryland Financial Bank	Glenn W. Kirchner
UST Sequence Number:	1047
City:	Towson
State:	Maryland
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	57821
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
·	
Average Consumer Outstanding Balance (Thousands \$)	3,548
,	
Average Consumer Outstanding Balance Key	
Therage consumer cuestanaing balance itey	
Average Concumer Outstanding Palance Comment	
Average Consumer Outstanding Balance Comment	
	10.000
Average Commercial Outstanding Balance (Thousands\$)	43,220
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	46,768
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Outstanding Building Comment	
Conoral Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

MISSION BANK / COMMUNITY BANCSHARES,	DARRELL LAUTARET
INC.	
UST Sequence Number	: 1226
City	
State	: Arizona
RSSD	
(for Bank Holding Companies	
Holding Company Docket Number (for Thrift Holding Companies	
FDIC Certificate Number	
(for Depository Institutions	
Loan Activity For	Ct, 2013
Average Concumer Outstanding Palance (The count of	11 205
Average Consumer Outstanding Balance (Thousands \$	11,385
Average Consumer Outstanding Balance Key	
	s, lot loans, and other consumer loans (auto, cd secured, overdraft
lines, etc.)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
, ,	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	50,373
A constant Communication Control of the Parkers of Kenney	
Average Commercial Outstanding Balance Key	oso land Ag multi family and other commercial leans (use filings
equipment, cd secured, unsecured etc.	ose, land, Ag, multi-family and other commercial loans (ucc filings,
equipment, cu secureu, unsecureu etc.,	
Average Commercial Outstanding Balance Comme	nt
Total Outstanding Balance (Thousands \$	61,758
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
Scheral Market commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this 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:

(for Depository Institutions)

Loan Activity For: Oct, 2013

Average Consumer Outstanding Balance (Thousands \$) | 13,104

24108

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

225,999

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 239,103

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



NAME OF INSTITUTION

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

Person to be contacted regarding this report:

NBRS Financial Bank	Steve Bradley
UST Sequence Number:	313
City:	Rising Sun
State:	Maryland
RSSD:	
(for Bank Holding Companies) Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	4862
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
	46.050
Average Consumer Outstanding Balance (Thousands \$)	46,253
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Rey	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	98,243
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	144,496
Total Outstanding Balance (mousands \$)	144,430
Total Outstanding Balance Key	
Total Outstanding Bulance Hey	
Total Outstanding Balance Comment	
General Market Commentary	



Old Second National Bank UST Sequence Number: City: Aurora Illinois RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Oct, 2013 Average Consumer Outstanding Balance (Thousands \$)
City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Oct, 2013
Average Consumer Outstanding Balance (Thousands \$) 262,048
Average Consumer Outstanding Balance Key
Average Consumer Outstanding Balance Comment
Average Commercial Outstanding Balance (Thousands\$) 807,828
Average Commercial Outstanding Balance Key
Average Commercial Outstanding Balance Comment
Total Outstanding Balance (Thousands \$) 1,069,876
Total Outstanding Balance Key
Total Outstanding Balance Comment
General Market Commentary



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
OneFinancial Corporation	Crickett Broomas 501-370-4541
UST Sequence Number:	1175
City:	Little Rock
State:	Arkansas
RSSD:	2571269
(for Bank Holding Companies)	2371203
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	17800
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	51,320
Average Consumer Outstanding Balance Key	
,	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	181,475
Twerage commercial outstanding balance (mousands,)	101,473
Average Commercial Outstanding Balance Key	
Twerage commercial outstanding balance key	
Average Commercial Outstanding Balance Comment	.
Average Commercial Outstanding Balance Comment	
Total Outstanding Palance (7)	222.705
Total Outstanding Balance (Thousands \$)	232,795
Total O Tata d'an Balanca Ka	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	174
NAME OF INSTITUTION (Including Holding Company Where Applicable)	Person to be contacted regarding this report:
OneUnited Bank	Kenneth Tse
oncomica bank	Remiedi 130
UST Sequence Number:	97
City:	Boston
State:	Massachusetts
	IvidsSdCiTuSettS
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	23966
(for Depository Institutions)	23300
(for Depository institutions)	
Loan Activity For:	Oct, 2013
Loan Activity For.	Oct, 2013
Average Consumer Outstanding Polemes (7)	222.027
Average Consumer Outstanding Balance (Thousands \$)	322,837
Average Consumer Outstanding Balance Key	
_	e-family and multi-family residential mortgages, cash reserve loans
, credit cards and overdrafts.	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	21,501
The tage commercial catestantant, paramete (measures),	
Average Commercial Outstanding Balance Key	
	cial real estate loans, commercial equity lines, construction loans,
	cial real estate loans, commercial equity lines, construction loans,
and other commercial loans.	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	344,338
Total Outstanding Balance Key	
Total Outstanding Balance Comment	

General Market Commentary



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific City Financial Corporation / Pacific City

Person to be contacted regarding this report:

Timothy Chang

Bank			
UST Sequence Number			
City		1	
State		1	
RSSD (for Bank Holding Companies		1	
Holding Company Docket Number		1	
(for Thrift Holding Companies		1	
FDIC Certificate Number		1	
(for Depository Institutions	5)		
Loan Activity For	: Oct, 2013		
Average Consumer Outstanding Balance (Thousands \$	189,285		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Rey			
Average Consumer Outstanding Balance Comment			
Average Commercial Outstanding Balance (Thousands\$	418,215		
Average Commercial Outstanding Balance Key			
Average Commencial Quitate adias Relevan Comme			
Average Commercial Outstanding Balance Comme	nt e		
Total Outstanding Balance (Thousands \$	607,500		
,	,		
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:
PLUMAS BANCORP	Brandy Cedillos
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:	359 QUINCY California 3098576
Average Consumer Outstanding Balance (Thousands \$)	101,504
, , , , , , , , , , , , , , , , , , , ,	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	224,674
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	326,178
Total Outstanding Balance Key	
Total Galstanding Balance Rey	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

Person to	be contact	ed i	regard	ding this	s report:
		,	. , .		

Popular, Inc. José Méndez UST Sequence Number: 117 San Juan City: Puerto Rico State: 1129382 RSSD: (for Bank Holding Companies) **Holding Company Docket Number:** (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Oct, 2013 Average Consumer Outstanding Balance (Thousands \$) 11,993,070 Average Consumer Outstanding Balance Key Consumer credit cards, mortgage, automobile and leases. Includes both loans in portfolio and loans held for **Average Consumer Outstanding Balance Comment** Average Commercial Outstanding Balance (Thousands\$) 12,501,487 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 \$) 24,494,557 **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: RSSD:	1058624
(for Bank Holding Companies)	1038024
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	4626
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
,,	
Average Consumer Outstanding Balance (Thousands \$)	12,831
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	42,869
Average commercial outstanding balance (mousandss)	42,003
Average Commercial Outstanding Balance Key	
, , , , , , , , , , , , , , , , , , ,	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	55,700
Total Outstanding Palance Kov	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
Total Galacian Burning Comment	
General Market Commentary	



NAME OF INSTITUTION	Descen to be contacted regarding this report.
(Including Holding Company Where Applicable) Premier Service Bank	Person to be contacted regarding this report: Jessica W. Lee, EVP & CFO
UST Sequence Number:	808 Riverside California 57059 Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	1,309
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	63,703
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	65,012
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
General Market Collinelitary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)
--

Person to be contacted regarding this report:

(including Holding Company Where Applicable)	reison to be contacted regard	<u> </u>	
Regent Bancorp, Inc.	Pamela Joy Owens, CFO 8	364-678-4735	
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)			
(for Depository Institutions)		l	
Loan Activity For:	Oct, 2013		
Average Consumer Outstanding Balance (Thousands \$)	53,566		
The rage consumer outstanding balance (mousailles y)	33,300		
Average Consumer Outstanding Balance Key			
Average Consumer Outstanding Balance Comment			
De-Novo SOLD EFF 12/31/11			
Average Commercial Outstanding Balance (Thousands\$)	227,488		
	,		
Average Commercial Outstanding Relance Key			
Average Commercial Outstanding Balance Key			
Average Commercial Outstanding Balance Comment			
De-Novo SOLD EFF 12/31/11			
DC 11010 30LD E11 12/31/11			
Total Outstanding Balance (Thousands \$)	281,054		
Total Outstanding Balance Key			
Total Outstanding Balance Rey			
Total Outstanding Balance Comment			
Canada Mada to Canada and			
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
	<u> </u>
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)	
	0 + 2042
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	40,995
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	339,255
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	

Total Outstanding Balance (Thousands \$) 380,250

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:
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)	42545
FDIC Certificate Number:	12515
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
Edult Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	18,863
,	
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.
30.00.00.00.00.00.00.00.00.00.00.00.00.0	4 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	124,438
	, , , , , , , , , , , , , , , , , , ,
Average Commercial Outstanding Balance Key	
	above. The bigger components are commercial lines of credit,
commercial real estate, 1-4 family reside	· · · · · · · · · · · · · · · · · · ·
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	143,301
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	1350
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Severn Bancorp, Inc. (Severn Savings Bank, FSB)	Thomas G. Bevivino
UST Sequence Number:	71
City:	Annapolis
State:	Maryland
RSSD:	That yield
(for Bank Holding Companies)	
Holding Company Docket Number:	H1799
(for Thrift Holding Companies)	
FDIC Certificate Number:	32367
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	426,015
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
	sidential property as collateral, loans to individuals with other non-
commercial collateral, and all unsecured	loans to individuals
Average Commercial Outstanding Balance (Thousands\$)	266,222
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Commercial loans include all loans with o	commercial property or other business assets as collateral, and
unsecured loans to corporations, partner	rships, sole proprietorships, and other business enterprises
Total Outstanding Balance (Thousands \$)	692,237
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:

St. Johns Bancshares, Inc.	Brad Muhlke, Senior V.P. (314) 428-	1059, Ext.
	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: Oct, 2013	
Average Consumer Outstanding Balance (Thousands	\$) 28,104	
	,,	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Commen	t	
A	175 010	
Average Commercial Outstanding Balance (Thousands	175,810	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Comme	nt	
Average commercial outstanding balance comme	:nt	
Total Outstanding Balance (Thousands	\$) 203,914	
Total Outstanding Balance Key		
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 \$)	55,153	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	246,727	
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	301,880	
Total Outstanding Balance Rey		
Total Outstanding Balance Comment		
General Market Commentary		



NAME OF INSTITUTION	Develop to be contacted according this year art.
(Including Holding Company Where Applicable) Syringa Bancorp (single-tier holding company of Syringa Bank)	Person to be contacted regarding this report: Brian Heim
UST Sequence Number:	395
City: State:	Boise Idaho
RSSD: (for Bank Holding Companies)	3338861
Holding Company Docket Number: (for Thrift Holding Companies)	24225
FDIC Certificate Number: (for Depository Institutions)	34296
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	27,997
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	96,491
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	124,488
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
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: (for Bank Holding Companies)	2008130
Holding Company Docket Number:	n/a
(for Thrift Holding Companies)	Tiy a
FDIC Certificate Number:	24015
(for Depository Institutions)	21013
(
Loan Activity For:	Oct, 2013
200	000) 2020
Average Consumer Outstanding Balance (Thousands \$)	25,247
Average consumer outstanding balance (mousailus \$)	23,277
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
A constant Constant of Constant Constan	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	136,241
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	t
Total Outstanding Balance (Thousands \$)	161,488
Total Gatstariang Balance (moustings)	101,100
Total Outstanding Balance Key	
Total Outstanding balance key	
Total Outstanding Dalamas Courses	
Total Outstanding Balance Comment	
General Market Commentary	



(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)	F72C0
FDIC Certificate Number:	57369
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	86,563
Twerage consumer outstanding balance (mousailus 9)	00,303
Average Consumer Outstanding Balance Key	
	tion, home equity, other consumer and overdrafts
1-4 failing mortgages, consumer construc	tion, nome equity, other consumer and overdrants
Average Consumer Outstanding Balance Comment	
Increase from September due to higher r	eal estate consumer loans
mercuse nom september due to migner i	cui estate consumer rouns.
Average Commercial Outstanding Balance (Thousands\$)	669,869
Average Commercial Outstanding Palance Kov	
Average Commercial Outstanding Balance Key	unicinal and large to foreign hardle
Commercial, Commercial Real Estate, mu	inicipal and loans to foreign banks
Average Commercial Outstanding Palance Comment	
Average Commercial Outstanding Balance Comment	
estate commercial loans.	ease in Commercial loans partially offset by an increase in real
Total Outstanding Balance (Thousands \$)	756,432
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
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:	1197 Bloomfield Indiana 1067511 Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	56,343
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Polance	200 227
Average Commercial Outstanding Balance (Thousands\$)	209,327
Average Communication Contatonalism Delayers Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	265,670
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:
Uwharrie Capital Corp	David Beaver
UST Sequence Number:	129
City:	Albemarle
State:	North Carolina
RSSD:	
んろうし. (for Bank Holding Companies)	2082532
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Oct, 2013
, , , , , , , , , , , , , , , , , , ,	
Average Consumer Outstanding Balance (Thousands \$)	123,548
Twerage consumer outstanding bulance (mousules \$7)	123/3/10
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding balance key	
A Co O . I al a I'm . Pala Co	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	187,105
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	310.653
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Polance Comment	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
VantageSouth Bancshares, Inc.	Terry Earley
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:	201 Raleigh North Carolina 3027709 Oct, 2013
Average Consumer Outstanding Balance (Thousands \$)	303,515
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key	1,054,239
, <u>, , , , , , , , , , , , , , , , , , </u>	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key	1,357,754
Total Guistanding Balance Rey	
Total Outstanding Balance Comment	
General Market Commentary	
	of average unprocessed loans for the month of Oct 2013.



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Village Bank, a wholly-owned subsidiary of	Dennis Falk, 804 419 1231
Village Bank and Trust Financial Corp	
UST Sequence Number:	1137
City:	Midlothian
State:	Virginia
RSSD:	3251027
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	35111
(for Depository Institutions)	
, , ,	
Loan Activity For:	Oct, 2013
·	
Average Consumer Outstanding Balance (Thousands \$)	103,909
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	198,918
Average Commercial Outstanding Balance Key	
,	
Average Commercial Outstanding Balance Comment	t en
Total Outstanding Balance (Thousands \$)	302,827
,	, , , , , , , , , , , , , , , , , , ,
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	
·	



(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	1
White River Bancshares Company (UST	Russell Nugent 479-684-3778	
Sequence Number 660)	rnugent@sbofa.com	
	The general account of the second of the sec	
LICT Construction No. 19 hours	CCO	
UST Sequence Number:	660	
City:	Fayetteville	
State:	Arkansas	
RSSD:	3350724	
	3330724	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:		
(for Depository Institutions)		
Loan Activity For:	Oct, 2013	
•	,	
Average Consumor Outstanding Delay	05 070	
Average Consumer Outstanding Balance (Thousands \$)	85,978	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	294,247	
Average Commercial Outstanding Balance (mousandss)	234,247	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Release Commen	+	
Average Commercial Outstanding Balance Commen	ι	
Total Outstanding Balance (Thousands \$)	380,225	
Total Gatstallally	300,223	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
Total Outstanding Balance Comment		
General Market Commentary		
•		