

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st Enterprise Bank

Person to be contacted regarding this report:

Janet Radford 213-430-7042

UST Sequence Number: 455

City: Los Angeles

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58321

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 27,659

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 191,172

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 218,831

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st Financial Services Corporation

Person to be contacted regarding this report:

Holly Schreiber, CFO (828-697-3106)
(hschreiber@mountain1st.com)

UST Sequence Number:

2

City:

Hendersonville

State:

North Carolina

RSSD:

3715257

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

143,160

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

347,510

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

490,670

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

1st State Bank (Valley Financial Group, Ltd.)

Person to be contacted regarding this report:

James R. Milroy

UST Sequence Number: 1310

City: Saginaw

State: Michigan

RSSD: 3223293

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57626

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 18,650

Average Consumer Outstanding Balance Key

includes 1-4 family residential mortgages, home equity loans and lines of credit, other consumer loans and credit card loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 103,446

Average Commercial Outstanding Balance Key

Includes loans to small businesses for diverse purposes

Average Commercial Outstanding Balance Comment

Decline resulting from transfer of problem loans to other real estate owned.

Total Outstanding Balance (Thousands \$) 122,096

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

21st Century Bank/Crosstown Holding Company

Person to be contacted regarding this report:

Sarah Nelson, SVP/Cashier

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 456 |
| City: | Blaine |
| State: | Minnesota |
| RSSD: | |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 9751 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 42,541

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 252,521

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 295,062

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Adbanc, Inc

Person to be contacted regarding this report:

Todd S. Adams, President

UST Sequence Number:

402

City:

Ogallala

State:

Nebraska

RSSD:

1055623

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

76,875

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

349,734

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

426,609

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Bumper crops and significantly higher commodity prices are causing large loan pay downs from our agricultural producers and related industries.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alarion Bank (parent holding company is
Alarion Financial Services, Inc.)

Person to be contacted regarding this report:

Matthew Ivers

UST Sequence Number: 378

City: Ocala

State: Florida

RSSD: 332891

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57845

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 50,130

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 143,518

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 193,648

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alaska Pacific Bancshares, Inc. (Alaska Pacific Bank)

Person to be contacted regarding this report:

John E. Robertson

UST Sequence Number: 644

City: Juneau

State: Alaska

RSSD: 983372

(for Bank Holding Companies)

Holding Company Docket Number: H3440

(for Thrift Holding Companies)

FDIC Certificate Number: 29849

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 45,212

Average Consumer Outstanding Balance Key

Includes loans for personal, family, and household uses including residential mortgages, home equity loans and lines of credit, auto, boat, lot, and other consumer loans.

Average Consumer Outstanding Balance Comment

The rate of consumer borrowing has slowed even more in the latter part of the year, with virtually no activity in home equity loans and spotty non-real estate consumer borrowing. 1-4 family mortgages have declined chiefly because of rate-shopping/refinancing in a season of low rates, with the bank still selling what volume has been coming in, though this is likely to change in the first part of 2011.

Average Commercial Outstanding Balance (Thousands\$) 96,639

Average Commercial Outstanding Balance Key

Includes loans for commercial and industrial purposes to sole proprietorships, partnerships, and corporations, and other business enterprises, whether secured or unsecured, single-payment or installment. Also includes construction and land loans for commercial and residential development by builders and developers.

Average Commercial Outstanding Balance Comment

Commercial demand stayed pretty constant through the summer, but has been experiencing its seasonal decline, and construction originations are less than half what they were in 2009. The Juneau economy, while less recession-prone than the rest of Alaska, still has growth challenges, but the Kensington mine is producing at a rate of 100,000 ounces of gold per year, and the Ketchikan shipyard expansion is ongoing.

Total Outstanding Balance (Thousands \$) 141,851

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

The opening of the Kensington gold mine has happened, and in general, Alaska's economy is in better condition than the national economy, with an overall unemployment rate of 7.7% (July 2010), and the Southeast Alaska economy, though a little stressed in tourism, has an unemployment rate of less than 7.0% (5.2% in the Juneau borough, where the bank does most of its business). Alaska is one of only three states in the US that had more jobs in 2010 (through June) than they did in 2008, when the US recession began, though the statewide unemployment rate ticked up a little in over the winter. House prices in most of Alaska are slightly down for 2010, but the markets are stable, with little foreclosure activity. Most of the state's long-term economic forecast revolves around oil production and oil prices.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Alliance Financial Services, Inc.

Person to be contacted regarding this report:

Stephen C. Byelick, Jr.

UST Sequence Number: 1253

City: St Paul

State: Minnesota

RSSD: 1127146

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 82,125

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 441,119

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 523,244

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Alliance National Bank

Person to be contacted regarding this report:

Jeff T. McDonald

UST Sequence Number: 1268

City: Dalton

State: Georgia

RSSD: 3187751

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 35173

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 12,249

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 68,006

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 80,255

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Allied First Bank

Person to be contacted regarding this report:

Stacey Athern

UST Sequence Number: 1153

City: Oswego

State: Illinois

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 55130

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 78,530

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 43,871

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 122,401

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Alpine Banks of Colorado

Person to be contacted regarding this report:

Eric A. Gardey

| | |
|--------------------------------|------------------|
| UST Sequence Number: | 885 |
| City: | Glenwood Springs |
| State: | Colorado |
| RSSD: | 1061679 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 490,138

Average Consumer Outstanding Balance Key

Corresponds to lines 1.c.1, 1.c.2.a, 1.c.2.b and 6 of Schedule HC-C of the Y9C. However, we do not collect this data on a monthly average basis. Thus we will use month end totals and allocate by percentages

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,086,476

Average Commercial Outstanding Balance Key

Corresponds to lines 1.a.1, 1.a.2, 1.b, 1.d, 1.e.1, 1.e.2, 3, 4, 9.b and 10 of Schedule HC-C of the Y9C. However, we do not collect this data on a monthly average basis. Thus we will use month end totals and allocate by percentages

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,576,614

Total Outstanding Balance Key

Total Loans of General Ledger. Average Balance for account 11244

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

American Bank of Oklahoma

Person to be contacted regarding this report:

Mike Kauk

UST Sequence Number:

766

City:

Collinsville

State:

Oklahoma

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34606

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

41,562

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loan total consist of Gross Consumer Real Estate, auto, other consumer loans and secured by deposit

Average Commercial Outstanding Balance (Thousands\$)

73,284

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial loan total consist of Gross Commercial Real Estate, Commercial and Industrial, Commercial LOC, Commercial Tax Exempt and Agriculture

Total Outstanding Balance (Thousands \$)

114,846

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

American Investors Bank and Mortgage/Bank
Financial Services, Inc.

Person to be contacted regarding this report:

David Coquette

UST Sequence Number:

1151

City:

Eden Prairie

State:

Minnesota

RSSD:

3229642

(for Bank Holding Companies)

Holding Company Docket Number:

3962

(for Thrift Holding Companies)

FDIC Certificate Number:

57695

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

38,796

Average Consumer Outstanding Balance Key

Includes 1-4 family residential mortgages, home equity lines of credit, and other consumer loans (auto, personal).

Average Consumer Outstanding Balance Comment

1st Mortgage secondary market \$1,105,900.00. Consumer portfolio production \$63,903.

Average Commercial Outstanding Balance (Thousands\$)

1,022

Average Commercial Outstanding Balance Key

Includes commercial secured and commercial real estate.

Average Commercial Outstanding Balance Comment

Commercial Production \$0.

Total Outstanding Balance (Thousands \$)

39,818

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

American State Bancshares, Inc.

Person to be contacted regarding this report:

Diane Stalcup

UST Sequence Number:

74

City:

Great Bend

State:

Kansas

RSSD:

1066441

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

18,920

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

104,643

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

123,563

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Ameris Bancorp

Person to be contacted regarding this report:

Dennis J. Zember, Jr.

UST Sequence Number: 58

City: Moultrie

State: Georgia

RSSD: 1082067

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 539,810

Average Consumer Outstanding Balance Key

Residential 1-4 family mortgages, consumer loans (including household, auto, boat, etc.) home equity LOC's, overdraft and personal reserve accounts

Average Consumer Outstanding Balance Comment

Includes 155,928 in loans acquired via FDIC assisted transactions

Average Commercial Outstanding Balance (Thousands\$) 1,387,473

Average Commercial Outstanding Balance Key

Commercial and industrial, construction and land development, multi-family residential real estate, commercial real estate (including farm oriented loans), loans to municipalities

Average Commercial Outstanding Balance Comment

Includes 411,931 in loans acquired via FDIC assisted transactions.

Total Outstanding Balance (Thousands \$) 1,927,283

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

This report is for the period ended January 31, 2011.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

AmeriServ Financial Inc.

Person to be contacted regarding this report:

Jeffrey Stopko, Executive Vice President & CFO

UST Sequence Number: 207

City: Johnstown

State: Pennsylvania

RSSD: 1117316

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 7542

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 221,113

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 450,227

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 671,340

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Commercial loan payoff activity remained strong in January. Residential mortgage activity has normalized after a record fourth quarter of 2010.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

AmFirst Financial Services, Inc.

Person to be contacted regarding this report:

Mark C. Korell

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1320 |
| City: | McCook |
| State: | Nebraska |
| RSSD: | 1059676 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 5417 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 31,352

Average Consumer Outstanding Balance Key

Includes certain loans secured by 1-4 family properties which have a business purpose.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 157,568

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 188,920

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Anchor Bancorp Wisconsin Inc

Person to be contacted regarding this report:

Sara A Schulz

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 193 |
| City: | Madison |
| State: | Wisconsin |
| RSSD: | |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | H1972 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 29979 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,302,705

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,531,322

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,834,027

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Annapolis Bancorp, Inc.

Person to be contacted regarding this report:

Margaret Theiss Faison

UST Sequence Number:

482

City:

Annapolis

State:

Maryland

RSSD:

1472257

(for Bank Holding Companies)

Holding Company Docket Number:

NA

(for Thrift Holding Companies)

FDIC Certificate Number:

32740

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

102,123

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

177,714

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

279,837

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Associated Banc-Corp

Person to be contacted regarding this report:

Jason Longley

UST Sequence Number: 76

City: Green Bay

State: Wisconsin

RSSD: 1199563

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 5,736,087

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

See Comment A.

Average Commercial Outstanding Balance (Thousands\$) 6,942,856

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

See Comment B.

Total Outstanding Balance (Thousands \$) 12,678,943

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

A. - Loans in this classification include home equity, installment, and residential mortgage loans. Since receiving the CPP funds, \$6.2 billion of secondary market loans were closed.

B. - The makeup of commercial loans presented are approximately as follows: commercial, financial, and agricultural 43%, commercial real estate 49%, and real estate construction 8%. Real estate related loans are not attractive in this market and C&I loan demand is weak in this economic environment. Associated has made new commercial loans totaling \$10.4 billion since receiving the CPP funds. Associated Bank was named the No. 1 SBA lender in Wisconsin for the sixth consecutive year in fiscal 2010.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Avenue Financial Holdings, Inc.

Person to be contacted regarding this report:

Barbara J. Zipperian

UST Sequence Number: 814

City: Nashville

State: Tennessee

RSSD: 354183

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 6106

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 54,205

Average Consumer Outstanding Balance Key

1-4 Mtg, Home Equity, Installment

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 316,650

Average Commercial Outstanding Balance Key

C&I, CRE, Resid Construction

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 370,855

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BanIndependent Inc. (Bank Independent)

Person to be contacted regarding this report:

Heather Kimbrough

UST Sequence Number: 409

City: Sheffield

State: Alabama

RSSD: 1082209

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16604

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 264,377

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 482,897

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 747,274

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BANCORP FINANCIAL

Person to be contacted regarding this report:

ELIZABETH PIERSON

UST Sequence Number:

1155

City:

OAK BROOK

State:

Illinois

RSSD:

3477425

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35230

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

222,279

Average Consumer Outstanding Balance Key

Includes 1-4 family residential mortgages, home equity loans and lines, motorsport loans, and all other consumer loans. The balances are as of month end.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

46,689

Average Commercial Outstanding Balance Key

Includes all multifamily, commercial real estate, and commercial loans. All balances are as of month end.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

268,968

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BancStar, Inc.

Person to be contacted regarding this report:

Thomas H. Keiser

UST Sequence Number:

768

City:

Festus

State:

Missouri

RSSD:

1097445

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

124,002

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

157,896

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

281,898

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank - Union Savings Bank
Holding Company - Union Financial Corporation

Person to be contacted regarding this report:

Nicholas Kost 505 341-5211

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 1350 |
| City: | Albuquerque |
| State: | New Mexico |
| RSSD: | 3824654 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | H2495 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 32329 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 13,877

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 25,797

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 39,674

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of Commerce

Person to be contacted regarding this report:

Dave Keul

UST Sequence Number: 458

City: Charlotte

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58134

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 13,248

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 99,557

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 112,805

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of Commerce Holdings

Person to be contacted regarding this report:

Linda J. Miles, Chief Operating Officer

UST Sequence Number:

1

City:

Redding,

State:

California

RSSD:

121139287

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

482,461

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

137,365

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

619,826

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of George

Person to be contacted regarding this report:

T. Ryan Sullivan

UST Sequence Number: 876

City: Las Vegas

State: Nevada

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58626

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 9,726

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 69,430

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 79,156

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of Southern California, N.A. (formerly First Business Bank NA)

Person to be contacted regarding this report:

James Burgess

UST Sequence Number: 1020
City: San Diego
State: California
RSSD:
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number:
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 8,150

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 146,295

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 154,445

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bank of the Carolinas

Person to be contacted regarding this report:

Vickie S. Madison

UST Sequence Number: 1008

City: Mocksville NC

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 74,819

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 288,614

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 363,433

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bankers' Bank of the West

Person to be contacted regarding this report:

Karen Kinstler

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:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

179

Average Consumer Outstanding Balance Key

Total represent consumers loans including executive credit cards

Average Consumer Outstanding Balance Comment

This number is low because Bankers' Bank of the West is a correspondent bank serving community financial institutions and receives very little requests.

Average Commercial Outstanding Balance (Thousands\$)

199,800

Average Commercial Outstanding Balance Key

The commercial loans include all loans except consumer loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

199,979

Total Outstanding Balance Key

The total is the consumer and commercial loans for both the Denver, Colorado and Lincoln, Nebraska locations.

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

BankFirst Capital Corporation

Person to be contacted regarding this report:

Mary Ann Gray

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 461 |
| City: | Macon |
| State: | Mississippi |
| RSSD: | 1247455 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 142,757

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 363,465

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 506,222

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BankGreenville/BankGreenville Financial Corporation

Person to be contacted regarding this report:

Paula S. Kling

UST Sequence Number: 494

City: Greenville

State: South Carolina

RSSD: 3387159

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58157

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 9,241

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 49,190

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 58,431

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BankTrust

Person to be contacted regarding this report:

Leigh Thompson

UST Sequence Number:

131

City:

Mobile

State:

Alabama

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

26607

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

335,979

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,040,013

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,375,992

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Banner Corporation

Person to be contacted regarding this report:

Bill Jenkins, SVP & Controller (509) 525-5588

UST Sequence Number:

63

City:

Walla Walla

State:

Washington

RSSD:

2126977

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,111,937

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

2,263,200

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

3,375,137

Total Outstanding Balance Key

Total Outstanding Balance Comment

Banner Corp. is a holding company and does not make any loans directly. The loan amounts reported herein are the consolidated loan numbers for its two subsidiaries: Banner Bank and Islanders Bank.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BCB HOLDING COMPANY INC AND BAY BANK

Person to be contacted regarding this report:

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: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 14,408

Average Consumer Outstanding Balance Key

CONSUMER LOANS

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 33,748

Average Commercial Outstanding Balance Key

COMMERCIAL LOANS

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 48,156

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

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

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BCSB Bancorp, Inc.

Person to be contacted regarding this report:

Anthony Cole

UST Sequence Number: 294

City: Baltimore

State: Maryland

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: H-4399

(for Thrift Holding Companies)

FDIC Certificate Number: 32341

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 138,838

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 255,802

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 394,640

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Beach Business Bank

Person to be contacted regarding this report:

Kathleen Salmons -

ksalmons@beachbusinessbank.com

UST Sequence Number: 416

City: Manhattan Beach

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57678

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 20,958

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 215,196

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 236,154

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Berkshire Bancorp, Inc. and its wholly-owned subsidiary Berkshire Bank

Person to be contacted regarding this report:

Lori A. Maley, CPA, CFO

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 1154 |
| City: | Wyomissing |
| State: | Pennsylvania |
| RSSD: | 3447464 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 57492 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 21,137

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 86,203

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 107,340

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bern Bancshares, Inc.

Person to be contacted regarding this report:

Gary Sparling

| | |
|--------------------------------|---------|
| UST Sequence Number: | 662 |
| City: | Bern |
| State: | Kansas |
| RSSD: | 1065190 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | n/a |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 10919 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 5,326

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 26,427

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes Ag LOans

Total Outstanding Balance (Thousands \$) 31,753

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

This report is for January 2011, I could not get your new one to transmit.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Birmingham Bloomfield Bancshares, Inc.

Person to be contacted regarding this report:

Michael Bahorski, Controller

UST Sequence Number: 450

City: Birmingham

State: Michigan

RSSD: 3438145

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 12,573

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 89,557

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 102,130

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Biscayne Bancshares Inc

Person to be contacted regarding this report:

Jean-Marie Florestal

UST Sequence Number:

1141

City:

Coconut Grove

State:

Florida

RSSD:

3899456

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

84,402

Average Consumer Outstanding Balance Key

Includes loans secured by 1-4 family properties, home equity lines, and other consumer loans (autos, boats, personal)

Average Consumer Outstanding Balance Comment

Growth of loans enhanced by additional capital (TARP)

Average Commercial Outstanding Balance (Thousands\$)

85,398

Average Commercial Outstanding Balance Key

Includes loans secured by commercial and multifamily buildings, unsecured loans to businesses, but excludes loans secured by land

Average Commercial Outstanding Balance Comment

Growth of loans enhanced by additional capital (TARP)

Total Outstanding Balance (Thousands \$)

169,800

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Blackhawk Bancorp, Inc.

Person to be contacted regarding this report:

Joel Carter

UST Sequence Number:

789

City:

Beloit

State:

Wisconsin

RSSD:

1491913

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

14078

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

95,220

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

240,199

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

335,419

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

BlackRidge Financial, Inc.

Person to be contacted regarding this report:

Craig Weiss 701-364-9009

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 1014 |
| City: | Fargo |
| State: | North Dakota |
| RSSD: | 3398070 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 73,790

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 199,029

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 272,819

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Blue Ridge Bancshares, Inc

Person to be contacted regarding this report:

Mark Dudley

UST Sequence Number:

612

City:

Independence

State:

Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

83,351

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

218,717

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

302,068

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Blue River Bancshares, Inc.

Person to be contacted regarding this report:

Patrice M. Lima

UST Sequence Number: 850

City: Shelbyville

State: Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H3082

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 71,481

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loans decreased by \$537k from December, 2010.

Average Commercial Outstanding Balance (Thousands\$) 100,297

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial loans decreased by \$170k since December , 2010.

Total Outstanding Balance (Thousands \$) 171,778

Total Outstanding Balance Key

Total Outstanding Balance Comment

Oveall average loans decreased \$707k from December, 2010.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Blue Valley Ban Corp.

Person to be contacted regarding this report:

Mark Fortino

UST Sequence Number:

118

City:

Overland Park

State:

Kansas

RSSD:

1471849

(for Bank Holding Companies)

Holding Company Docket Number:

NA

(for Thrift Holding Companies)

FDIC Certificate Number:

32722

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

131,482

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average consumer loan totals did not include Mortgage Loans Held for Sale. For the month of January, the average balance of Mortgage Loans Held for Sale was approximately \$3.0 million. During the month of January, the Bank originated approximately \$2.4 million in mortgage loans to be sold in the secondary market. In addition, the Bank had new loan originations of approximately \$1.2 million in January 2011.

Average Commercial Outstanding Balance (Thousands\$)

360,408

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

The Bank had new loan originations of approximately \$3.8 million in January 2011.

Total Outstanding Balance (Thousands \$)

491,890

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BNB Bank, National Association

Person to be contacted regarding this report:

Richard C. Palmer

UST Sequence Number: 926

City: Fort Lee

State: New Jersey

RSSD: 1398973

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26790

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

294,608

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 294,608

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BNC Bancorp (Bank of North Carolina)

Person to be contacted regarding this report:

Daren C. Fuller

UST Sequence Number:

128

City:

Thomasville

State:

North Carolina

RSSD:

3141650

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

33527

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

250,535

Average Consumer Outstanding Balance Key

Residential Mtg., HELOC, IL, Cashlines

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,264,637

Average Commercial Outstanding Balance Key

Commercial Notes, C & I, CRE, Commercial Leases

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,515,172

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BOH Holdings, Inc.

Person to be contacted regarding this report:

Caleb Vasquez, (713) 600-6783;
cvasquez@bankhouston.com

| | |
|--------------------------------|-------------------|
| UST Sequence Number: | 693 |
| City: | Houston, TX 77057 |
| State: | Texas |
| RSSD: | 380794 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 66,015

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 369,037

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 435,052

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Boscobel Bancorp Inc (Community First Bank)

Person to be contacted regarding this report:

Dennis Hamilton

UST Sequence Number: 857

City: Boscobel

State: Wisconsin

RSSD: 1492291

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 11595

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 57,885

Average Consumer Outstanding Balance Key

Average monthly balance for consumer, residential real estate, credit cards and all overdrafts

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 110,861

Average Commercial Outstanding Balance Key

Average Monthly balance of total loans less balance reported in consumer loans prior to allowance for loans and lease losses

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 168,746

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

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

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Bridge Capital Holdings

Person to be contacted regarding this report:

Cathe Franklin

UST Sequence Number:

115

City:

San Jose

State:

California

RSSD:

3280988

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

53,128

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

582,162

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

635,290

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Bridgeview Bank Group

Person to be contacted regarding this report:

Don Kerstein

| | |
|--------------------------------|----------|
| UST Sequence Number: | 253 |
| City: | Chicago |
| State: | Illinois |
| RSSD: | 1209145 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 21122 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 141,699

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 816,263

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 957,962

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

BROADWAY FEDERAL CORPORATION

Person to be contacted regarding this report:

SAM SARPONG 323-556-3224

UST Sequence Number:

7

City:

LOS ANGELES

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

5141

(for Thrift Holding Companies)

FDIC Certificate Number:

30306

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

253,823

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

AVG BALANCE INCLUDE ALL RES MTG, RES LOC AND CONSUMER SECD & UNSEC

Average Commercial Outstanding Balance (Thousands\$)

209,143

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

AVG BALANCE INCLUDE ALL NON-RES MTG FOR NON PROFITS AND COMML PURPOSE & SEC AND UNSEC
COMML LOC

Total Outstanding Balance (Thousands \$)

462,966

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Brogan Bankshares, Inc./The Bank of Kaukauna, Inc.

Person to be contacted regarding this report:

Paul J. Bachhuber

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 978 |
| City: | Kaukauna |
| State: | Wisconsin |
| RSSD: | 1202744 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 15228 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 19,258

Average Consumer Outstanding Balance Key

Consumer Real Estate Consumer loans, (auto, personal), DDA, Credit Cards, Home Equity Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 61,608

Average Commercial Outstanding Balance Key

Commercial Loans, Commercial Real Estate , Over Draft

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 80,866

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Brotherhood Bancshares

Person to be contacted regarding this report:

Randy Wooten

UST Sequence Number: 776

City: Kansas City

State: Kansas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 56,396

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 188,776

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 245,172

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Business Bancshares, Inc. / The Business Bank
of St. Louis

Person to be contacted regarding this report:

Brian Leeker, CFO 314-556-6788

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1077 |
| City: | Clayton |
| State: | Missouri |
| RSSD: | 3189728 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 57358 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 23,975

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 388,852

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 412,827

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Butler Point, Inc. (The First National Bank of
Catlin, Illinois)

Person to be contacted regarding this report:

Judith A. Jolley, Secretary/Treasurer

| | |
|--------------------------------|----------|
| UST Sequence Number: | 845 |
| City: | Catlin |
| State: | Illinois |
| RSSD: | 0 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 3615 |
| (for Depository Institutions) | |

Loan Activity For: Jun, 2011

Average Consumer Outstanding Balance (Thousands \$) 11,923

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes consumer real estate mortgage loans sold to the secondary market.

Average Commercial Outstanding Balance (Thousands\$) 10,488

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 22,411

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

C&F Financial Corporation

Person to be contacted regarding this report:

Mary-Jo Rawson (757-741-2212)

UST Sequence Number: 324

City: West Point

State: Virginia

RSSD: 2183493

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 467,240

Average Consumer Outstanding Balance Key

Includes the average balance for loans reported in Call Report Schedule RC-C 1.a.(1),1.b.,1.c.(1),1.c.(2)(a),1.c.(2)(b),6b. and 6c.

Average Consumer Outstanding Balance Comment

This category does not include 1-4 residential loans originated for sale by the Corporation's mortgage banking subsidiary. The average balance of loans held for sale can fluctuate significantly from month to month with average outstandings of \$52.8 million in January '11. Loan closings for loans originated for sale totaled \$43.9 million in January '11.

Average Commercial Outstanding Balance (Thousands\$) 168,195

Average Commercial Outstanding Balance Key

Includes the average balance for loans reported in Call Report Schedule RC-C 1.a.(2),1.d.,1.e.(1),1.e.(2),3.,4a.,8.,9.b. and 10.b.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 635,435

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Average balances presented include new consumer loan production of \$11.4 million in January '11 and new commercial loan production of \$4.4 million in January '11. The average balances also include the effects of scheduled loan payments, pay-offs, charge-offs and reclassifications to OREO.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Cache Valley Banking Company - Cache Valley Bank

Person to be contacted regarding this report:

Gregg Miller

UST Sequence Number:

314

City:

Logan

State:

Utah

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

22134

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

26,748

Average Consumer Outstanding Balance Key

1-4 1st, 1-4 2nd, consumer, bankcard

Average Consumer Outstanding Balance Comment

All areas of consumer lending is slow

Average Commercial Outstanding Balance (Thousands\$)

182,320

Average Commercial Outstanding Balance Key

Farm, CRE, Muni, Development

Average Commercial Outstanding Balance Comment

A slow down appears to have developed in January

Total Outstanding Balance (Thousands \$)

209,068

Total Outstanding Balance Key

all loans

Total Outstanding Balance Comment

General Market Commentary

A cautious attitude developed again after the first of the year. Everyone was optimistic coming into the year, but things have slowed in January. It may be seasonal.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Cadence Financial Corporation

Person to be contacted regarding this report:

Jennifer McPherson

UST Sequence Number:

300

City:

Starkville

State:

Mississippi

RSSD:

1100037

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

154,781

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

731,713

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

886,494

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

California Bank of Commerce

Person to be contacted regarding this report:

Vivian Mui - 925-444-2932

UST Sequence Number: 495

City: Lafayette

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58583

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 7,243

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 165,505

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 172,748

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

CALVERT FINANCIAL CORP

Person to be contacted regarding this report:

ALICIA WARD

| | |
|--------------------------------|----------|
| UST Sequence Number: | 432 |
| City: | ASHLAND |
| State: | Missouri |
| RSSD: | 2868147 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 13585 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 13,214

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 10,476

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 23,690

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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

Person to be contacted regarding this report:

CATE RIGGS

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 219 |
| City: | IRVINE |
| State: | California |
| RSSD: | 318860 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | NOT APPLICABLE |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35069 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 11,269

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 76,194

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 87,463

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Capital Bank Corporation (Capital Bank)

Person to be contacted regarding this report:

Eric Price, 919-645-6363, eprice@capitalbank-us.com

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 61 |
| City: | Raleigh |
| State: | North Carolina |
| RSSD: | 2741156 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | 20154 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 34452 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 219,982

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,033,314

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,253,296

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Capital Pacific Bancorp

Person to be contacted regarding this report:

Felice Belfiore

UST Sequence Number: 64

City: Portland

State: Oregon

RSSD: 3589702

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 225

Average Consumer Outstanding Balance Key

14040, 14041, 14042, 14052

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 124,602

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 124,827

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Carolina Bank Holdings, Inc.

Person to be contacted regarding this report:

Allen Liles

UST Sequence Number: 338

City: Greensboro

State: North Carolina

RSSD: 2943473

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34348

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 121,652

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 430,844

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 552,496

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Carolina Trust Bank

Person to be contacted regarding this report:

Lindsey Huffman

UST Sequence Number: 597

City: Lincolnton

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57026

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 82,800

Average Consumer Outstanding Balance Key

Included Commercial 1-4 Family & Multi-family - Investment Loans in this field.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 120,756

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 203,556

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Carrollton Bancorp (Carrollton Bank)

Person to be contacted regarding this report:

Julia Kaufman jkaufman@carrolltonbank.com

UST Sequence Number:

591

City:

Columbia

State:

Maryland

RSSD:

1469800

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

12433

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

91,448

Average Consumer Outstanding Balance Key

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Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

195,778

Average Commercial Outstanding Balance Key

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Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

287,226

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CASCADE BANK (CASCADE FINANCIAL CORPORATION)

Person to be contacted regarding this report:

Barbra Hyman, Assistant Controller

UST Sequence Number: 65

City: Everett

State: Washington

RSSD: 2568362

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 28823

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 224,794

Average Consumer Outstanding Balance Key

includes residential mortgages, home equity loans & lines, consumer loans & credit cards

Average Consumer Outstanding Balance Comment

The January average balances are holding steady with the December averages.

Average Commercial Outstanding Balance (Thousands\$) 765,145

Average Commercial Outstanding Balance Key

includes business loans, CRE, multifamily, construction and land loans.

Average Commercial Outstanding Balance Comment

Construction/Land loan averages decreased approx \$30 million in January and business averages declined by \$6.3 million.

Total Outstanding Balance (Thousands \$) 989,939

Total Outstanding Balance Key

Total Outstanding Balance Comment

The average for total loans decreased by \$29 million in January

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Cathay General Bancorp

Person to be contacted regarding this report:

Heng W. Chen, Executive Vice President and
Chief

| | |
|--------------------------------|------------|
| UST Sequence Number: | 103 |
| City: | I Monte |
| State: | California |
| RSSD: | 595869 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 18503 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,081,806

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 5,796,748

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 6,878,554

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

CATSKILL HUDSON BANK

Person to be contacted regarding this report:

GAIL L KETCHAM

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 878 |
| City: | ROCK HILL |
| State: | New York |
| RSSD: | 3443998 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 20,729

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 153,429

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 174,158

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CB HOLDING CORP

Person to be contacted regarding this report:

DWIGHT E. REYNOLDS

UST Sequence Number: 1204

City: ALEDO

State: Illinois

RSSD: 3184901

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35395

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 10,773

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 152,817

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 163,590

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CB&S Banc-Corp (CB&S Bank)

Person to be contacted regarding this report:

Jamie Vafeas/Michele Franks

UST Sequence Number:

941

City:

Russellville

State:

Alabama

RSSD:

597443

(for Bank Holding Companies)

Holding Company Docket Number:

N/A

(for Thrift Holding Companies)

FDIC Certificate Number:

15310

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

23,251

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

562,746

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

585,997

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Cecil Bank / Cecil Bancorp

Person to be contacted regarding this report:

Lori Murphy 410-392-8354

UST Sequence Number:

192

City:

Elkton

State:

Maryland

RSSD:

3135190

(for Bank Holding Companies)

Holding Company Docket Number:

N/A

(for Thrift Holding Companies)

FDIC Certificate Number:

31121

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

61,104

Average Consumer Outstanding Balance Key

Mortgages, Second Mortgages, HELOC, Construction Loans, Auto Loans, Overdraft Line of Credit, Personal Line of Credit, Personal Loans, Share Loans, Student Loans. Lines of Credit are valued at maximum available credit at settlement.

Average Consumer Outstanding Balance Comment

Consumer figures are based upon month end institutional totals.

Average Commercial Outstanding Balance (Thousands \$)

385,392

Average Commercial Outstanding Balance Key

Commercial Mortgages, Commercial Lines of Credit, Commercial Vehicle Loans, Commercial Construction Loans, Participation Loans. Lines of Credit are valued at maximum available credit at settlement.

Average Commercial Outstanding Balance Comment

Commercial figures are based upon month end institutional totals.

Total Outstanding Balance (Thousands \$)

446,496

Total Outstanding Balance Key

Actual Month End figures for Commercial and Consumer Loans. Lines of Credit are valued at maximum available credit at settlement.

Total Outstanding Balance Comment

Cecil Bank uses month end reporting methods therefore these figures are representative of actual month end figures for Consumer and Commercial Loans.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CedarStone Bank

Person to be contacted regarding this report:

Pam Randolph

UST Sequence Number: 647

City: Lebanon

State: Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57684

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 37,532

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 72,950

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 110,482

Total Outstanding Balance Key

Total Outstanding Balance Comment

New loans made for the month totaled \$800,000. Loans paid out for the month totaled \$277,000.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Center Bancorp Inc

Person to be contacted regarding this report:

Francis R. Patryn

UST Sequence Number: 304

City: Union

State: New Jersey

RSSD: 1048764

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 6431

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 154,433

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 553,025

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 707,458

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Center Financial Corporation

Person to be contacted regarding this report:

Douglas Goddard

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 132 |
| City: | Los Angeles |
| State: | California |
| RSSD: | 3003178 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 26610 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 72,822

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,545,519

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,618,341

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CenterBank

Person to be contacted regarding this report:

Stephen R. Church

UST Sequence Number: 1034

City: Milford

State: Ohio

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35117

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 20,701

Average Consumer Outstanding Balance Key

1-4 family residential, 1-4 family construction, HELOC and junior lien, consumer & other loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 60,559

Average Commercial Outstanding Balance Key

All other loans including Commercial Real Estate, Commercial Construction, and Commercial loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 81,260

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Bancorp, Inc.

Person to be contacted regarding this report:

Karen Lund

UST Sequence Number:

133

City:

Somerville

State:

Massachusetts

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

26646

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

189,875

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

212,996

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

402,871

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Bancorp, Inc. / United Central Bank

Person to be contacted regarding this report:

David Laffee (972-509-7336)

UST Sequence Number: 755

City: Garland

State: Texas

RSSD: 1250035

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 25330

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 23,050

Average Consumer Outstanding Balance Key

Personal, family, or household uses including 1-4 family residential mortgages

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,414,509

Average Commercial Outstanding Balance Key

Commercial and Industrial (C&I), Small Business, and Commercial Real Estate (CRE)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,437,559

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Bank

Person to be contacted regarding this report:

Patrick C Reed

UST Sequence Number: 558

City: Houston

State: Texas

RSSD: 1106468

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 17612

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 14,096

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 203,636

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 217,732

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Community Corporation / First State
Bank Central Texas

Person to be contacted regarding this report:

Wade Miller 254-899-6641

| | |
|--------------------------------|---------|
| UST Sequence Number: | 784 |
| City: | Austin |
| State: | Texas |
| RSSD: | 1832048 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 11151 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 63,635

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 545,408

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 609,043

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CENTRAL PACIFIC FINANCIAL CORP.

Person to be contacted regarding this report:

DAVID MORIMOTO, SVP & TREASURER

UST Sequence Number: 241

City: Honolulu

State: Hawaii

RSSD: 701062

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 17308

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 837,032

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,383,998

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,221,030

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

In January 2011, Central Pacific Bank originated \$74.8 million in Hawaii residential mortgage loans.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CENTRAL VALLEY COMMUNITY BANCORP

Person to be contacted regarding this report:

RONA MELKUS

UST Sequence Number:

353

City:

FRESNO

State:

California

RSSD:

2935405

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

49,182

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

381,167

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

430,349

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Central Virginia Bankshares, Inc

Person to be contacted regarding this report:

Melanie R Keene

UST Sequence Number:

312

City:

Powhatan

State:

Virginia

RSSD:

1140677

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

88,641

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

171,603

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

260,244

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Centric Financial Corporation

Person to be contacted regarding this report:

Sandra Schultz

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 1309 |
| City: | Harrisburg |
| State: | Pennsylvania |
| RSSD: | 1144086 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 7461 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 25,728

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 123,569

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 149,297

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Centrix Bank & Trust

Person to be contacted regarding this report:

Deborah A. Morin, Vice President - Controller

UST Sequence Number: 573

City: Bedford

State: New Hampshire

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35035

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 31,709

Average Consumer Outstanding Balance Key

Residential mortgages, home equity, aircraft, installment, personal overdrafts, overdraft protection

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 443,396

Average Commercial Outstanding Balance Key

Commercial time, term and lines of credit, commercial real estate and construction

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 475,105

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Century Financial Services Corporation
(Subsidiary Bank Century Bank)

Person to be contacted regarding this report:

Stephan A. Dobyms

| | |
|--------------------------------|------------|
| UST Sequence Number: | 1238 |
| City: | Santa Fe |
| State: | New Mexico |
| RSSD: | 3632756 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | n/a |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 28362 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 63,993

Average Consumer Outstanding Balance Key

Includes 1-4 family 1st Mtg Lns, 1-4 family lns HFS, HELOC and 2nd mtg lns, consumer lns

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 249,836

Average Commercial Outstanding Balance Key

Includes const lns, comml RE lns, Land & Lot lns, comml lns, and small business lns

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 313,829

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Chambers Bank./Chambers Bancshares

Person to be contacted regarding this report:

Philip Alexander

UST Sequence Number: 1037

City: Danville

State: Arkansas

RSSD: 1141487

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 5615

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 95,987

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 515,392

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 611,379

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens Bancshares Company

Person to be contacted regarding this report:

Robert G. Wright (bwright@cbcfamily.com)

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 1205 |
| City: | Chillicothe |
| State: | Missouri |
| RSSD: | 1050909 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 4533 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 101,255

Average Consumer Outstanding Balance Key

Includes all 1-4 family, consumer loans (primarily vehicles financing) and consumer revolving debt.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 408,397

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 509,652

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Citizens Bank & Trust Co.

Person to be contacted regarding this report:

Stephanie Couture

UST Sequence Number: 980

City: Covington

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16417

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 19,110

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 45,939

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 65,049

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CITIZENS BANK OF NORTHERN CALIFORNIA -
Holding Company is CITIZENS BANCORP

Person to be contacted regarding this report:

REBECCA FREEMAN

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 325 |
| City: | Nevada City |
| State: | California |
| RSSD: | 3165133 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 33983 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 72,466

Average Consumer Outstanding Balance Key

This contains all consumer loans including Primary SFR construction loans and lot loans. The total is net of participations and deferred loan fees.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 188,293

Average Commercial Outstanding Balance Key

This contains all commercial loans including CRE, commercial construction loans and A & D loans. The total is net of participations and deferred loan fees.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 260,759

Total Outstanding Balance Key

The total is net of participations and deferred loan fees.

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens Commerce National Bank

Person to be contacted regarding this report:

Michelle Oxley

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: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 78,886

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 112,402

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 191,288

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Citizens Community Bank

Person to be contacted regarding this report:

James R. Black, CFO

UST Sequence Number:

164

City:

South Hill

State:

Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35326

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

52,109

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

77,479

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

129,588

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



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

UST Sequence Number:

339

City:

Bowling Green

State:

Kentucky

RSSD:

2750952

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

35022

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

85,267

Average Consumer Outstanding Balance Key

By GL Code

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

178,952

Average Commercial Outstanding Balance Key

By GL Code

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

264,219

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Citizens Republic Bancorp

Person to be contacted regarding this report:

Lisa McNeely

| | |
|--------------------------------|----------|
| UST Sequence Number: | 116 |
| City: | Flint |
| State: | Michigan |
| RSSD: | 1205688 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 2,605,698

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 3,566,057

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 6,171,755

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Citizens South Bank

Person to be contacted regarding this report:

Kim Cooke, SVP-CIO

UST Sequence Number:

195

City:

Gastonia

State:

North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H-3027

(for Thrift Holding Companies)

FDIC Certificate Number:

28833

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

276,285

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

458,903

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

735,188

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

City National Bank of New Jersey

Person to be contacted regarding this report:

Edward R Wright

UST Sequence Number: 840

City: Newark

State: New Jersey

RSSD: 1048849

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 21111

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 27,745

Average Consumer Outstanding Balance Key

248307

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 216,911

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 244,656

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Clover Community Bankshares, Inc.

Person to be contacted regarding this report:

Jerry L. Glenn

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 713 |
| City: | Clover |
| State: | South Carolina |
| RSSD: | 2684338 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 27055 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 36,289

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 49,514

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 85,803

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

During January we made 10 new loans for \$264,461. In addition, 7 loans were renewed for \$1,334,151. One of the renewed loans had additional credit available of \$30,000.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Coastal Banking Company

Person to be contacted regarding this report:

Stephanie Vinzant

UST Sequence Number:

90

City:

Fernandina Beach

State:

Florida

RSSD:

2855905

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

167,759

Average Consumer Outstanding Balance Key

This Category includes Construction Loans, HELOC'S Mortgages, Lot Loans, Mortgages Held for Sale, and Other Consumer Loans

Average Consumer Outstanding Balance Comment

This total includes 1-4 Family Residential Mortgages Held for Sale for \$76213. In comparison for the time period Dec 07- Nov 08, the average monthly balance for these loans was \$21,737. This is 12 months prior to the receipt of TARP funds.

Average Commercial Outstanding Balance (Thousands\$)

172,044

Average Commercial Outstanding Balance Key

This Category includes Construction Loans, Farmland, Mortgages, Agricultural Loans, Municipality Loans, Other Commercial Loans and Lines of Credit

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

339,803

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CoastalStates Bank (CoastalSouth Bancshares)

Person to be contacted regarding this report:

Leah R Reynells

| | |
|--------------------------------|--------------------|
| UST Sequence Number: | 1336 |
| City: | Hilton Head Island |
| State: | South Carolina |
| RSSD: | 3274727 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 57756 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 151,379

Average Consumer Outstanding Balance Key

includes held for sale mortgage, all residential, HELOC, and consumer class codes. This is month end data.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 143,476

Average Commercial Outstanding Balance Key

includes all commercial class codes. This is month end data.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 294,855

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CoBiz Financial Inc

Person to be contacted regarding this report:

Lyne Andrich

UST Sequence Number:

166

City:

Denver

State:

Colorado

RSSD:

1060328

(for Bank Holding Companies)

Holding Company Docket Number:

NA

(for Thrift Holding Companies)

FDIC Certificate Number:

0

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

94,584

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

We provide a broad range of consumer loans to customers, including personal lines of credit, home equity loans and automobile loans. Since we are primarily a commercial bank, these loans are typically an accommodation to service the banking relationship of both the commercial business and its owners or management. This reporting is based on the Company's internal definition of consumer loans and does not necessarily agree to the call report definitions.

Average Commercial Outstanding Balance (Thousands\$)

1,555,022

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Included are commercial loans, real estate loans and construction loans based on the Company's internal reporting definitions.

Total Outstanding Balance (Thousands \$)

1,649,606

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Codorus Valley Bancorp, Inc.

Person to be contacted regarding this report:

Dawn C. Paul, Phone No. 717-747-2413

UST Sequence Number: 358

City: York

State: Pennsylvania

RSSD: 1142475

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 129,359

Average Consumer Outstanding Balance Key

Includes consumer loans for personal, family, or household uses, residential mortgages, home equity and student loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 515,283

Average Commercial Outstanding Balance Key

Includes commercial real estate, commercial lines, small business, agricultural and municipal loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 644,642

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Codorus Valley Bancorp, Inc.

Person to be contacted regarding this report:

Dawn C. Paul, Phone No. 717-747-2413

UST Sequence Number: 358

City: York

State: Pennsylvania

RSSD: 1142475

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 129,359

Average Consumer Outstanding Balance Key

Includes consumer loans for personal, family, or household uses, residential mortgages, home equity and student loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 515,283

Average Commercial Outstanding Balance Key

Includes commercial real estate, commercial lines, small business, agricultural and municipal loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 644,642

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Colonial American Bank

Person to be contacted regarding this report:

Daniel J. Machon, Jr.

UST Sequence Number:

792

City:

Horsham

State:

Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58412

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

10,311

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

6,463

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

16,774

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Colony Bankcorp, Inc.

Person to be contacted regarding this report:

Terry Hester

UST Sequence Number:

259

City:

Fitzgerald

State:

Georgia

RSSD:

1085170

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

239,876

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

541,129

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

781,005

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Columbine Capital Corp. / Collegiate Peaks
Bank

Person to be contacted regarding this report:

Herb Ensley, EVP & CFO

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 519 |
| City: | Buena Vista |
| State: | Colorado |
| RSSD: | 622756 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 26916 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 22,518

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 92,888

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 115,406

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Commonwealth Bancshares, Inc.

Person to be contacted regarding this report:

Michael Dugle, CFO

UST Sequence Number:

911

City:

Louisville

State:

Kentucky

RSSD:

1118948

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

0

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

206,290

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

434,138

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

640,428

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Commonwealth Business Bank

Person to be contacted regarding this report:

Christine Choi

UST Sequence Number: 57

City: Los Angeles

State: California

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 57873

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,261

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 321,549

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 322,810

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community 1st Bank

Person to be contacted regarding this report:

Toni White

UST Sequence Number: 134

City: Auburn

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58191

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 4,123

Average Consumer Outstanding Balance Key

Monthly Average: Gross loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 55,419

Average Commercial Outstanding Balance Key

Monthly Average: Gross Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 59,542

Total Outstanding Balance Key

Monthly Average: Gross Loans

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bank Shares of Indiana, Inc.

Person to be contacted regarding this report:

Paul Chrisco, CFO

UST Sequence Number: 1208

City: New Albany

State: Indiana

RSSD: 2356073

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 156,169

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 355,078

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 511,247

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Bankers Trust Corporation

Person to be contacted regarding this report:

Bruce E. Thomas

UST Sequence Number:

113

City:

Glen Allen

State:

Virginia

RSSD:

3687046

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

8675

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

285,369

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

422,168

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

707,537

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Community Business Bank

Person to be contacted regarding this report:

Mark Day

UST Sequence Number:

681

City:

West Sacramento

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58159

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

23,089

Average Consumer Outstanding Balance Key

This report follows Treasury Guidelines

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

85,268

Average Commercial Outstanding Balance Key

This report follows Treasury Guidelines

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

108,357

Total Outstanding Balance Key

This report follows Treasury Guidelines

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Financial Corporation

Person to be contacted regarding this report:

Andy Kozubal 540-213-1224

UST Sequence Number: 194

City: Staunton

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2750

(for Thrift Holding Companies)

FDIC Certificate Number: 30417

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 238,226

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Residential mortgage, home equity, junior liens, automobile, and other consumer loans.

Average Commercial Outstanding Balance (Thousands\$) 247,026

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial and industrial purposes to sole proprietorships, corporations and other business enterprises.

Total Outstanding Balance (Thousands \$) 485,252

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Financial Shares, Inc.

Person to be contacted regarding this report:

Eric J. Wedeen

UST Sequence Number: 970

City: Glen Ellyn

State: Illinois

RSSD: 2936103

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 33953

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 67,625

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 160,266

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 227,891

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First Bank & Community First Bancshares, Inc.

Person to be contacted regarding this report:

Ann Main

UST Sequence Number: 1051

City: Harrison

State: Arkansas

RSSD: 2754585

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34611

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 220,691

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 149,178

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 369,869

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community First, Inc.

Person to be contacted regarding this report:

Jon Thompson, Controller

UST Sequence Number: 330

City: Columbia

State: Tennessee

RSSD: 3108194

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35165

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 216,075

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 297,528

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 513,603

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Holding Company of Florida, Inc.

Person to be contacted regarding this report:

Fred O. Leopold, Jr., CEO

UST Sequence Number:

667

City:

Miramar Beach

State:

Florida

RSSD:

3577370

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

12,190

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

39,516

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

51,706

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Investors Bancorp Inc. (Holding Company) - First Federal Comm. Bank-Bucyrus,OH (Bank)

Person to be contacted regarding this report:

Phillip W. Gerber-CEO

UST Sequence Number: 284

City: Bucyrus

State: Ohio

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 2385

(for Thrift Holding Companies)

FDIC Certificate Number: 29705

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 89,143

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Incl. \$16,553 of loans sold and serviced.

Average Commercial Outstanding Balance (Thousands\$) 23,268

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Incl \$332 of Loans sold still serviced

Total Outstanding Balance (Thousands \$) 112,411

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Community Partners Bancorp

Person to be contacted regarding this report:

Bernice E. Kotza, VP Loan Ops Manager

| | |
|--------------------------------|------------|
| UST Sequence Number: | 392 |
| City: | Middletown |
| State: | New Jersey |
| RSSD: | 3395668 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | n/a |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35426 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 74,851

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 429,752

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 504,603

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community Trust Financial Corp.

Person to be contacted regarding this report:

Lori Adams

UST Sequence Number:

322

City:

Ruston

State:

Louisiana

RSSD:

1885307

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

180,092

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,151,906

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,331,998

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Community West Bank/Community West Bancshares

Person to be contacted regarding this report:

Richard Favor, EVP/CCO

UST Sequence Number: 82

City: Goleta

State: California

RSSD: 1412712

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27572

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 227,410

Average Consumer Outstanding Balance Key

This information is obtained from the bank's general ledger. Consumer loans include residential mortgage loans, manufactured housing loans, home equity lines, consumer loans and overdraft protection facilities.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 358,794

Average Commercial Outstanding Balance Key

This information is obtained from the bank's general ledger. Commercial loans include construction loans, commercial real estate loans, business loans and SBA guaranteed loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 586,204

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Congaree Bancshares, Inc.

Person to be contacted regarding this report:

Charlie Lovering,
clovering@congarerestatebank.com

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 384 |
| City: | West Columbia |
| State: | South Carolina |
| RSSD: | 3452365 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 58301 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 37,437

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 51,042

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 88,479

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Country Bank Shares (Farmers & Merchants Bank)

Person to be contacted regarding this report:

Marvin J Mullaney

UST Sequence Number: 467

City: Milford

State: Nebraska

RSSD: 1416831

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16810

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 132,518

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 151,161

Average Commercial Outstanding Balance Key

Includes our Ag loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 283,679

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CRAZY WOMAN CREEK BANCORP INC.

Person to be contacted regarding this report:

CAROLYN KAISER

UST Sequence Number:

673

City:

BUFFALO

State:

Wyoming

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

3903

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

34,948

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

includes SFD mortgages funded with
the intention to sell to secondary market

Average Commercial Outstanding Balance (Thousands\$)

64,592

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

99,540

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Crescent Financial Corporation

Person to be contacted regarding this report:

Bruce W. Elder

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 201 |
| City: | Cary |
| State: | North Carolina |
| RSSD: | 3027709 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 141,434

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 532,688

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 674,122

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Does not include \$240 (in thousands) of average loans in process during the month of January 2011.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

CSRA Bank Corp. (First State Bank)

Person to be contacted regarding this report:

Joseph E. Gore, President

UST Sequence Number: 657
City: Wrens
State: Georgia
RSSD: 1493672
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 19163
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 28,123

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 33,068

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 61,191

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Deerfield Financial Corp/ Bank of Deerfield

Person to be contacted regarding this report:

Christopher Reithmeyer

UST Sequence Number: 1104

City: Deerfield

State: Wisconsin

RSSD: 588245

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 2477

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 39,922

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 43,327

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 83,249

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Diamond Bancorp, Inc. and Bank of Washington

Person to be contacted regarding this report:

Robert M. Tobben, Secretary & Treasurer

| | |
|--------------------------------|------------|
| UST Sequence Number: | 1098 |
| City: | Washington |
| State: | Missouri |
| RSSD: | 2294812 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 12627 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 110,532

Average Consumer Outstanding Balance Key

This category includes 1-4 family residential mortgages (completed, under construction & vacant land), home equity lines of credit, overdrafts and other consumer loans (auto, student & personal).

Average Consumer Outstanding Balance Comment

Originated 72 loans totaling \$4,786 (in thousands) & sold 18 loans to FNMA and other investors totaling \$2,637 (in thousands).

Average Commercial Outstanding Balance (Thousands\$) 582,092

Average Commercial Outstanding Balance Key

This category includes commercial real estate and non-real estate loans, agricultural real estate & non-real estate loans, 1-4 family residential investment property loans and state & local government loans. We presently have no depository institution loans or foreign government loans but would include them in this category if we did.

Average Commercial Outstanding Balance Comment

Originated 38 loans totaling \$4,270 (in thousands).

Total Outstanding Balance (Thousands \$) 692,624

Total Outstanding Balance Key

All loans in this report are those of the depository institution as the holding company has no outstanding loans. All loans reported herein are gross of unearned income and the allowance for loan losses.

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Dickinson Financial Corporation II

Person to be contacted regarding this report:

Dennis Ambroske

UST Sequence Number:

441

City:

Kansas City

State:

Missouri

RSSD:

2107707

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

134,950

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,157,030

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,291,980

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

DL Evans Bancorp

Person to be contacted regarding this report:

Curtis Smith (curtis@dlevans.com)

UST Sequence Number: 682
City: Burley
State: Idaho
RSSD: 2242523
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 11666
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 102,378

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 461,629

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 564,007

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

DNB Financial Corporation

Person to be contacted regarding this report:

Megan Morris

UST Sequence Number: 548

City: Downingtown

State: Pennsylvania

RSSD: 1117455

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 79,155

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 320,278

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 399,433

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Duke Financial Group Inc.

Person to be contacted regarding this report:

Brenda Coulter, VP & CFO

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 1166 |
| City: | Minneapolis |
| State: | Minnesota |
| RSSD: | 1127913 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 48,517

Average Consumer Outstanding Balance Key

Loans reported are for bank subsidiaries. The holding company does not originate loans.

Average Consumer Outstanding Balance Comment

Residential RE originations totaling \$1,750M were sold in the secondary market this month.

Average Commercial Outstanding Balance (Thousands\$) 372,000

Average Commercial Outstanding Balance Key

Loans reported are for bank subsidiaries. The holding company does not originate loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 420,517

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Eagle Bancorp, Inc.

Person to be contacted regarding this report:

Michael T. Flynn

UST Sequence Number: 84

City: Bethesda

State: Maryland

RSSD: 2652104

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 136,143

Average Consumer Outstanding Balance Key

Includes Personal Loans, Unsecured Personal Lines of Credit, Home Equity Lines of Credit, and Held for Sale Residential Mortgages.

Average Consumer Outstanding Balance Comment

Our level of Consumer loans was down by \$42.9 million as we saw a significant drop in volume in our residential mortgage division. This partially due to the increase in interest rates, and partially due to seasonality.

Average Commercial Outstanding Balance (Thousands\$) 1,583,214

Average Commercial Outstanding Balance Key

Includes Commercial and Industrial Loans (C&I), including Small Business and Owner Occupied Real Estate, and Commercial Real Estate Loans, including Construction and Development Loans and Permanent loans

Average Commercial Outstanding Balance Comment

Commercial loan volume showed an increase of about \$26 million for the month. Of this \$2.4 million was C&I loans and the larger majority of \$23.3 million was in Commercial Real Estate loans. The increase in CRE loans is mostly in loans for Income Producing Properties, not for Construction loans. The pipeline for new loans remains strong in the Washington metropolitan area. We expect modest loan growth in February, with stronger growth in the Spring.

Total Outstanding Balance (Thousands \$) 1,719,357

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Eastern Virginia Bankshares, Inc

Person to be contacted regarding this report:

Joan Sumner

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 250 |
| City: | Tappahannock |
| State: | Virginia |
| RSSD: | 2626691 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | 000-23565 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 11584 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 315,507

Average Consumer Outstanding Balance Key

Consumer Construction, residential real estate, consumer loans, credit card HELOCs, Other loans and loan process

Average Consumer Outstanding Balance Comment

Total average consumer loans decreased \$4.5 million from the December average due to loan charge offs completed at year end. All consumer categories declined except for HELOC's which increased \$170 thousand from Decembers average balance.

Average Commercial Outstanding Balance (Thousands\$) 460,021

Average Commercial Outstanding Balance Key

Commercial Loans, Commercial Real estate, Ag & farmland, commercial construction

Average Commercial Outstanding Balance Comment

Similar to consumer loans, commercial loans charged off at year end caused average commercial loan balances declined \$3.2 million from the average December balance

Total Outstanding Balance (Thousands \$) 775,528

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

ECB Bancorp, Inc.

Person to be contacted regarding this report:

Gary M. Adams

UST Sequence Number: 349

City: Engelhard

State: North Carolina

RSSD: 2686659

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 2017

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 81,643

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 475,123

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 556,766

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Encore Bancshares, Inc.

Person to be contacted regarding this report:

Verna Jackson

| | |
|--------------------------------|---------|
| UST Sequence Number: | 79 |
| City: | Houston |
| State: | Texas |
| RSSD: | 3555341 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 550,482

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 394,942

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 945,424

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

ENTERPRISE FINANCIAL SERVICES CORP

Person to be contacted regarding this report:

Deborah N Barstow, SVP & Controller

UST Sequence Number:

135

City:

Clayton

State:

Missouri

RSSD:

2303910

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27237

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

164,809

Average Consumer Outstanding Balance Key

30/360 or Actual/Actual accrual

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,729,452

Average Commercial Outstanding Balance Key

Actual/360 accrual

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,894,261

Total Outstanding Balance Key

Total Outstanding Balance Comment

Does not include loans from Legacy Bank acquisition in Jan 2011

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Excel Bank

Person to be contacted regarding this report:

Courtney Young

UST Sequence Number: 1142

City: Sedalia

State: Missouri

RSSD: 1427006

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19189

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 182,975

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 6,212,973

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 6,395,948

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

F & M Financial Corporation

Person to be contacted regarding this report:

DeWayne Olive, CFO

UST Sequence Number: 778

City: Clarksville

State: Tennessee

RSSD: 1138450

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 9963

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 197,654

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Avg Consumer Loans include Mtg Lns Held for Sale that will fluctuate monthly based on the current market.

Average Commercial Outstanding Balance (Thousands\$) 420,691

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 618,345

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

F&M Bancshares, Inc

Person to be contacted regarding this report:

Laura L McAlexander

UST Sequence Number: 650

City: Trezevant

State: Tennessee

RSSD: 1135806

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 8439

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 76,267

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 127,189

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 203,456

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers & Merchants Bancshares Inc
(Enterprise Bank)

Person to be contacted regarding this report:

Kathryn Aderman

| | |
|--------------------------------|---------|
| UST Sequence Number: | 557 |
| City: | Houston |
| State: | Texas |
| RSSD: | 1134881 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 3326 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 123,964

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 288,999

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 412,963

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FARMERS AND MERCHANTS FINANCIAL CORPORATION

Person to be contacted regarding this report:

LEON A. DROUHARD, PRESIDENT

UST Sequence Number:

997

City:

ARGONIA

State:

Kansas

RSSD:

1059694

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

17719

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

3,983

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

15,019

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

19,002

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Farmers Bank, Windsor, Virginia

Person to be contacted regarding this report:

Kristy E. DeJarnette

UST Sequence Number: 406

City: Windsor

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 2429

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 67,835

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 171,050

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 238,885

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers Capital Bank Corporation

Person to be contacted regarding this report:

Doug Carpenter/Christina Keys

UST Sequence Number: 85

City: Frankfort

State: Kentucky

RSSD: 1098732

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 926,378

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 261,243

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,187,621

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers Enterprises, Inc. / Farmers Bank & Trust, N.A.

Person to be contacted regarding this report:

Steve B. Kummer

| | |
|--------------------------------|------------|
| UST Sequence Number: | 1237 |
| City: | Great Bend |
| State: | Kansas |
| RSSD: | 482156 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 17614 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 56,382

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 217,286

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 273,668

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Farmers State Bank Shares, Inc. (The Farmers State Bank)

Person to be contacted regarding this report:

James M Meyer

UST Sequence Number: 998

City: Holton

State: Kansas

RSSD: 717707

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 15258

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 12,298

Average Consumer Outstanding Balance Key

Average Consumer Loans are made up of Installment, Residential, HELOC's, Single Pay Consumer Loans, and Hospital and Clean Sweep

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 19,590

Average Commercial Outstanding Balance Key

Average Commercial Loans are made up of Ag Loans (Loans secured with crops, livestock, or machinery), Commercial R/E, Commercial Participations with other banks, AG R/E, and Commercial Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 31,888

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

AG R/E loans are starting to show some demand so I would expect our commercial loan volume to start moving up by the EOY as appraisals and other documentation requirements are fulfilled and the loans can be actually booked. Lending was up \$1.4MM a good sign for the future. jmm

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FC Holdings, Inc

Person to be contacted regarding this report:

Kim love, Controller/EVP

UST Sequence Number: 1180

City: Houston

State: Texas

RSSD: 3309629

(for Bank Holding Companies)

Holding Company Docket Number: NA

(for Thrift Holding Companies)

FDIC Certificate Number: 26435

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 87,214

Average Consumer Outstanding Balance Key

Includes OD Loans

Average Consumer Outstanding Balance Comment

decrease due to consumer loan run-off .

Average Commercial Outstanding Balance (Thousands\$) 342,059

Average Commercial Outstanding Balance Key

Includes Gross Loans in progress and muni loans

Average Commercial Outstanding Balance Comment

Decrease due to payments, weakened TX economy, charge -offs/foreclosures, CRE lending limited/restricted.

Total Outstanding Balance (Thousands \$) 429,273

Total Outstanding Balance Key

All loan Amts included reflect loans made by subsidiary bank and not holding company

Total Outstanding Balance Comment

Overall decrease due to weakened TX economy, reduced demand and general small business/commercial uncertainty, subsidiary bank regulatory capital maintenance considerations and levels of non-performing loans and foreclosures.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FFW CORPORATION (HOLDING COMPANY FOR
CROSSROADS BANK)

Person to be contacted regarding this report:

EMILY S. BOARDMAN

UST Sequence Number:

8

City:

WABASH

State:

Indiana

RSSD:

228279

(for Bank Holding Companies)

Holding Company Docket Number:

H2092

(for Thrift Holding Companies)

FDIC Certificate Number:

29839

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

108,105

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

107,841

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

215,946

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

FHBC Holding Company

Person to be contacted regarding this report:

Jeanne Baysinger

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1315 |
| City: | Boulder |
| State: | Colorado |
| RSSD: | 3700936 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 57280 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,764

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 42,380

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes Overdrafts

Total Outstanding Balance (Thousands \$) 44,144

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fidelity Bancorp, Inc

Person to be contacted regarding this report:

Richard Spencer

UST Sequence Number:

261

City:

Pittsburgh

State:

Pennsylvania

RSSD:

3144736

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

197,110

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

164,441

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

361,551

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fidelity Bank

Person to be contacted regarding this report:

Brent Reed

UST Sequence Number:

1031

City:

Baton Rouge

State:

Louisiana

RSSD:

2435437

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

32511

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

14,223

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

88,147

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

102,370

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fidelity Federal Bancorp

Person to be contacted regarding this report:

Diane T. Tabor, FVP & CAO, United Fidelity Bank

UST Sequence Number:

826

City:

Evansville

State:

Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H--2204

(for Thrift Holding Companies)

FDIC Certificate Number:

29566

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

24,603

Average Consumer Outstanding Balance Key

Includes 1-4 family,HELOC,Auto

Average Consumer Outstanding Balance Comment

Loans originated by depository

Average Commercial Outstanding Balance (Thousands\$)

66,848

Average Commercial Outstanding Balance Key

Includes C&I,CRE,& Multi-family

Average Commercial Outstanding Balance Comment

Loans originated by depository institution

Total Outstanding Balance (Thousands \$)

91,451

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Overall, loan demand for commercial and consumer loans continues to be weak throughout 2010/2011.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Fidelity Resources Company

Person to be contacted regarding this report:

Thomas R. Freas

UST Sequence Number: 571
City: Plano
State: Texas
RSSD: 2841690
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 35266
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 29,524

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 77,584

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 107,108

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Fidelity Southern Corporation

Person to be contacted regarding this report:

Robert Curry (404) 639-6578

UST Sequence Number: 178
City: Atlanta
State: Georgia
RSSD: 1081118
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 21440
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,094,155

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 517,733

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,611,888

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST ALLIANCE BANK AND FIRST ALLIANCE
BANCSHARES, INC.

Person to be contacted regarding this report:

MELANIE L. COOLEY

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 1209 |
| City: | CORDOVA |
| State: | Tennessee |
| RSSD: | 3640041 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35245 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 14,448

Average Consumer Outstanding Balance Key

1-4 FAMILY CONSTRUCTION, HELOC, CLOSED END 1-4 FAMILY RESIDENTIAL PERSONAL PRIMARY RESIDENCE AND VACATION 2ND HOME AND JR. LIENS, OTHER REVOLVING CREDIT , OTHER CONSUMER LOANS AND OTHER LOANS

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 82,025

Average Commercial Outstanding Balance Key

ALL OTHER

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 96,473

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

NEW CONSUMER LOANS FOR JANUARY 2011 TOTALED \$148,378.00 (\$148,378.00 ACTUAL NEW LOAN COMMITMENTS) AND PAID OUT CONSUMER LOANS FOR JANUARY 2011 TOTALED \$12,520.79. NEW COMMERCIAL LOANS FOR JANUARY 2011 TOTALED \$264,618.00 (\$264,618.00 ACTUAL NEW LOAN COMMITMENTS) AND PAID OUT LOANS FOR JANUARY 2011 TOTALED \$602,392.51.

ACTUAL TOTAL LOANS A+B=\$96,472,935.

ACTUAL LOAN TOTALS A + B & C ABOVE ARE IN THOUSANDS/\$=1000'S.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Bancorp

Person to be contacted regarding this report:

Eric P. Credle

UST Sequence Number:

341

City:

Toy

State:

North Carolina

RSSD:

1076431

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,517,477

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

918,724

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,436,201

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First BanCorp

Person to be contacted regarding this report:

Mr. 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)

FDIC Certificate Number: 30387

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 5,076,603

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Finance Leases are being included

Average Commercial Outstanding Balance (Thousands\$) 6,954,959

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Construction and Land are included

Total Outstanding Balance (Thousands \$) 12,031,562

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

First BancTrust Corporation

Person to be contacted regarding this report:

Ellen Litteral, Treasurer and CFO

| | |
|--------------------------------|----------|
| UST Sequence Number: | 794 |
| City: | Paris |
| State: | Illinois |
| RSSD: | 2971261 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 128,692

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 167,143

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 295,835

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Bankers Trustshares, Inc. & First Bankers Trust Co., N.A.

Person to be contacted regarding this report:

Tom Frese

UST Sequence Number: 309

City: Quincy

State: Illinois

RSSD: 1404632

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16201

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 82,847

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 251,914

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 334,761

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Banks, Inc.

Person to be contacted regarding this report:

Lisa K. Vansickle (314) 592-6603

UST Sequence Number: 446

City: St. Louis

State: Missouri

RSSD: 1118797

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12229

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,131,588

Average Consumer Outstanding Balance Key

Consumer Loans include loans used for personal, family, or household uses including residential mortgages, Home Equity, Loans Held for Sale and Other Consumer loans such as automobile and other similar consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 3,336,392

Average Commercial Outstanding Balance Key

Commercial Loans include loans for commercial and industrial purposes, whether secured or unsecured, single-payment, or installment. They also include loans to individuals for commercial, industrial, and professional purposes. These loans include Commercial and Industrial (C&I), Real Estate Construction and Land Acquisition and Development, Small Business, and Commercial Real Estate (CRE).

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,467,980

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Average consumer loans decreased \$27.6 million during January 2011 (as compared to December 2010). The decrease was primarily attributable to decreases in average 1-4 family residential mortgage loans, average loans held for sale, average home equity loans, and average consumer and other loans of \$12.0 million, \$11.2 million, \$2.5 million and \$1.9 million, respectively, due primarily to loan payments, charge-offs and

foreclosures on nonperforming credit relationships. The average balance of commercial loans decreased \$211.5 million during January 2011 (as compared to December 2010). The primary reasons for the decrease in the overall average balance of commercial loans were declines in the average balance of First Bank's CRE, Real Estate Construction and Land Development, and C&I loan portfolios of \$87.6 million, \$67.8 million and \$51.8 million, respectively, primarily resulting from sales of classified commercial loan relationships in December 2010, loan payments, charge-offs and foreclosures on nonperforming credit relationships.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Busey Corporation

Person to be contacted regarding this report:

David B. White

UST Sequence Number:

352

City:

Urbana

State:

Illinois

RSSD:

1203602

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

560,962

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,770,515

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,331,477

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST CALIFORNIA FINANCIAL GROUP, INC.

Person to be contacted regarding this report:

Romolo Santarosa

UST Sequence Number: 204

City: Westlake Village

State: California

RSSD: 1031681

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 137,686

Average Consumer Outstanding Balance Key

Source is general ledger balances of home mortgage, home equity line, home equity loan, and consumer installment loans. Our general ledger categories are consistent with the category definitions for the Call Report.

Average Consumer Outstanding Balance Comment

Average balance of consumer loans has increased from \$89.8 million at 12/31/09 to \$137.7 million at 01/31/11. This represents an increase of \$47.9 million, or 53%, from 12/31/09 to 01/31/11.

Average Commercial Outstanding Balance (Thousands\$) 812,571

Average Commercial Outstanding Balance Key

Source is general ledger balances of commercial mortgage loans, C & I loans, and business loans (SBA and lease loans). Our general ledger categories are consistent with the category definitions for the Call Report. Construction and land loans and loans held-for-sale are excluded.

Average Commercial Outstanding Balance Comment

Average balance of commercial loans has increased from \$770.1 million at 12/31/09 to \$950.3 million at 01/31/11. This represents an increase of \$42.5 million, or 6%, from 12/31/09 to 01/31/11.

Total Outstanding Balance (Thousands \$) 950,257

Total Outstanding Balance Key

Total Outstanding Balance Comment

Average balance of consumer and commercial loans has increased from \$859.9 million at 12/31/09 to \$950.3 million at 01/31/11. This represents an increase of \$90.4 million, or 11%, from 12/31/09 to 01/31/11.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST CAPITAL BANCORP, INC.

Person to be contacted regarding this report:

John Presley or Will Ranson (804) 273-1160

UST Sequence Number: 444

City: Glen Allen

State: Virginia

RSSD: 3454172

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34802

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 34,609

Average Consumer Outstanding Balance Key

Includes home equity lines of credit, 1-4 family residential mortgages, overdraft protection lines of credit, and all other consumer loans (auto, personal, etc.). Loans held for sale have been excluded. Includes home equity lines of credit, 1-4 family re

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 361,765

Average Commercial Outstanding Balance Key

Includes Commercial and Industrial (C&I), Commercial Real Estate (CRE), and Construction and Development (C&D) loans, net of participated balances.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 396,374

Total Outstanding Balance Key

Total is net of loans in process, not net of unearned income or loan loss allowances.
Loans made by subsidiary bank (First Capi

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST COLEBROOK BANCORP, INC.

Person to be contacted regarding this report:

LOUISE BELOIN

UST Sequence Number:

661

City:

COLEBROOK

State:

New Hampshire

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

6212

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

49,172

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

126,818

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

175,990

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST COMMUNITY BANCSHARES

Person to be contacted regarding this report:

TRAVIS WHITACRE

UST Sequence Number: 1075

City: OVERLAND PARK

State: Kansas

RSSD: 1983977

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14023

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 165,614

Average Consumer Outstanding Balance Key

1-4 Family Real Estate 1st D/T – All consumer real estate loans secured by a senior lien on 1-4 family real property
1-4 Family Real Estate 2nd D/T - All consumer real estate loans secured by a junior lien on 1-4 family real property
Home Equity Lines -

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 295,640

Average Commercial Outstanding Balance Key

Commercial Loans – All commercial loans not secured by real estate
Commercial Real Estate – All commercial loans secured by real estate
Agricultural Real Estate – All ag loans secured by real estate
Agricultural Loans – All ag loans not secured by real estate
All Commercial Real Estate Participation loans have been taken out of the balance for this segment.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 461,254

Total Outstanding Balance Key

Total Outstanding Balance Comment

\$11 MILLION OF CPP PROCEEDS HAVE BEEN INJECTED INTO THE DEPOSITORY INSTITUTION AND BALANCE REMAINS IN HOLDING COMPANY. BALANCES REFLECT LENDING ACTIVITIES IN THE DEPOSITORY INSTITUTION.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST COMMUNITY BANK CORPORATION

Person to be contacted regarding this report:

KAYLAN BRUGH

| | |
|--------------------------------|---------------|
| UST Sequence Number: | 296 |
| City: | PINELLAS PARK |
| State: | Florida |
| RSSD: | |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | H2518 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 32270 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 168,945

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 175,142

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 344,087

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

| NEW LOANS ORIGINATED AMOUNT FUNDED FROM 12/23/08-01/31/11 | NEW LOAN AMOUNT ORIGINATED NEW LOAN BALANCES AS 01/31/11 | NEW LOAN |
|---|---|-----------|
| \$54,478,491 | \$83,973,288 | |
| FOR THE MONTH OF JANUARY | \$52,091,474 | |
| \$176,983 | \$187,434 | \$176,664 |

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Community Corporation

Person to be contacted regarding this report:

Sarah Donley

UST Sequence Number:

78

City:

Lexington

State:

South Carolina

RSSD:

2337401

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

80,092

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

251,092

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

331,184

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Community Financial Partners, Inc.

Person to be contacted regarding this report:

Susi Massaro

UST Sequence Number: 1067

City: Joliet

State: Illinois

RSSD: 3447585

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 41,521

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 748,955

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 790,476

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Defiance Financial Corp.

Person to be contacted regarding this report:

Donald P. Hileman

UST Sequence Number: 108

City: Defiance

State: Ohio

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2513

(for Thrift Holding Companies)

FDIC Certificate Number: 29845

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 291,339

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 972,808

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,264,147

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Express of Nebraska, Inc.

Person to be contacted regarding this report:

Don Kinley, Executive Vice President/CFO, 308-633-8232

UST Sequence Number: 505
City: Gering
State: Nebraska
RSSD: 1250398
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number:
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 55,943

Average Consumer Outstanding Balance Key

1-4 Fam, Consumer Inst. PMR, Overdrafts

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 191,961

Average Commercial Outstanding Balance Key

All Other

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 247,904

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Please note this information is for the reporting period ending January, 2011. I could not change the year to 2011, because it is not an option in this spreadsheet.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Federal Savings and Loan Association of
Charleston (First Financial Holdings, Inc.)

Person to be contacted regarding this report:

Rene M. Dash (843)529-5647

UST Sequence Number:

110

City:

North Charleston

State:

South Carolina

RSSD:

0

(for Bank Holding Companies)

Holding Company Docket Number:

H 1214

(for Thrift Holding Companies)

FDIC Certificate Number:

28994

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,747,102

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands \$)

835,060

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,582,162

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

New loan production for the month of January included approximately \$50.3 million of new mortgage loans, a \$25.5 million decrease from December's production. Refinances of \$12.3 million are included in New Mortgage loans. January's production also included \$4.2 million in other consumer loans, a \$3.1 million decrease from December; and commercial loan production of \$4.3 million a decrease of \$13.1 million from December. Not included in our portfolio balance above are the residential mortgage loans held for sale. Average loans held for sale at January were \$27.2 million, a decrease of \$6.3 million from December.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

First Financial Bancshares Inc

Person to be contacted regarding this report:

David Clark

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1063 |
| City: | Lawrence |
| State: | Kansas |
| RSSD: | 3385137 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35292 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 16,600

Average Consumer Outstanding Balance Key

Loans made by subsidiaries includes 1-4 family residential mortgages, other consumer loans and overdraft loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 72,161

Average Commercial Outstanding Balance Key

Loans made by subsidiaries includes construction loans. Loans are reported net of loans in process, unearned income and loan loss allowance.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 88,761

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Financial Service Corporation

Person to be contacted regarding this report:

Vicky Williams

UST Sequence Number: 342

City: Elizabethtown

State: Kentucky

RSSD: 3150997

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 28610

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 344,527

Average Consumer Outstanding Balance Key

1-4 residential loans, home equity loans, other consumer loans, auto loans, credit card loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 538,447

Average Commercial Outstanding Balance Key

Commercial and industrial loans, construction and land loans, farm loans, commercial real estate loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 882,974

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Guaranty Bancshares, Inc.

Person to be contacted regarding this report:

Eric J. Dosch

UST Sequence Number: 1287

City: Hammond

State: Louisiana

RSSD: 3589560

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14028

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 97,441

Average Consumer Outstanding Balance Key

Month-End Balance Includes 1-4 family residential mortgage loans, home equity lines of credit, credit card loans and other consumer loans

Average Consumer Outstanding Balance Comment

Total increase in Consumer Loans of \$557 thousand compared to December 2010 was not a significant change.

Average Commercial Outstanding Balance (Thousands\$) 481,233

Average Commercial Outstanding Balance Key

Month-End Balances Includes all loans not classified as consumer loans

Average Commercial Outstanding Balance Comment

Total decrease in Commercial Loans of \$60 Thousand compared to December 2010 was not a significant change.

Total Outstanding Balance (Thousands \$) 578,674

Total Outstanding Balance Key

Month-End Balance

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST INTERCONTINENTAL BANK

Person to be contacted regarding this report:

JACK BYUN

UST Sequence Number:

943

City:

DORAVILLE

State:

Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34998

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

3,797

Average Consumer Outstanding Balance Key

PERSONAL LOC, HELOC, AUTO LOAN, CD / SAVING SECURED LOAN, UNSECURED LOAN

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

202,542

Average Commercial Outstanding Balance Key

COMMERCIAL R/E, COMMERCIAL TERM, SBA, R/E CONSTRUCTION, COMMERCIAL LOC, OVERDRAFT-DDA

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

206,339

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Menasha Bancshares, Inc./First National
Bank-Fox Valley

Person to be contacted regarding this report:

Michael W. Boettcher, Senior Vice Pres./CFO

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 442 |
| City: | Neenah |
| State: | Wisconsin |
| RSSD: | 1208876 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 5307 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 36,919

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

12 new loans totaling \$1.1 million

Average Commercial Outstanding Balance (Thousands\$) 183,293

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

11 new loans totaling \$2.3 million

Total Outstanding Balance (Thousands \$) 220,212

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

In addition to consumer loan activity listed above, First National Bank-Fox Valley has also originated 14 secondary market real estate loans for a total of \$2.0 million.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Merchants Corporation

Person to be contacted regarding this report:

Jami Bradshaw, SVP & Chief Accounting Officer

UST Sequence Number:

745

City:

Muncie

State:

Indiana

RSSD:

1208559

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

680,219

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

2,150,728

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,830,947

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Midwest Bancorp, Inc. (Consolidated)

Person to be contacted regarding this report:

Cynthia Lance, Executive Vice President and
Corporate Secretary

UST Sequence Number: 54

City: Itasca

State: Illinois

RSSD: 1007846

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3709

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 657,081

Average Consumer Outstanding Balance Key

Loan types reported in the category: net direct installment, home equity, net indirect installment, 1-4 family real estate

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 4,412,981

Average Commercial Outstanding Balance Key

Loan types reported in this category: commercial and industrial, agricultural, commercial real estate, tax-exempt, other

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 5,070,062

Total Outstanding Balance Key

Total Outstanding Balance Comment

The reported balances in lines (a)-(c) reflect total average outstanding loans for the month ended 1/31/2011 with such balances reflective of new and renewed loans net of charge offs, customer pay-down (both scheduled and unscheduled) for active and inac

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

First National Corporation

Person to be contacted regarding this report:

Cassandra M. Smith, SVP-Controller

UST Sequence Number: 699
City: Strasburg
State: Virginia
RSSD: 1076123
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number:
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 135,599

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 299,368

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 434,967

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First NBC Bank Holding Company

Person to be contacted regarding this report:

Pamela Giarrusso/Kathy Duhe

UST Sequence Number:

651

City:

New Orleans

State:

Louisiana

RSSD:

3485541

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

73,801

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,050,561

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,124,362

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Northern Bank of Dixon

Person to be contacted regarding this report:

Louise Walker

UST Sequence Number: 496

City: Dixon

State: California

RSSD: 2880626

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3440

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 136,766

Average Consumer Outstanding Balance Key

Totals are by purpose code of the loan. This total includes purpose code 112, 140 - 149, and 610 - 630.

Average Consumer Outstanding Balance Comment

Not included in average consumer loan totals are Freddie Mac (FHLMC) Service Retained Loans. FHLMC Service Retained Loans Total Average Outstanding Loan Balance for January 2011 is \$208.4 million and \$2.0 million in average new loan originations for the month of January. The Company originated \$0.5 million in new consumer loans and had consumer loan payoffs of \$0.5 million in January.

Average Commercial Outstanding Balance (Thousands\$) 347,249

Average Commercial Outstanding Balance Key

Totals are by purpose code of the loan. This total includes purpose code 110, 111, 120, 150 - 152, 170 - 172, 410 - 411, 510 - 512, and 550.

Average Commercial Outstanding Balance Comment

The Company originated \$6.7 million in new commercial loans in January which were offset by \$2.7 million in commercial loan payoffs. The Bank also purchased \$5.1 million in GNMA/FHLMC/FNMA/FHLB Agency issued securities in January.

Total Outstanding Balance (Thousands \$) 484,015

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Place Financial (First Place Bank)

Person to be contacted regarding this report:

David Gifford

UST Sequence Number:

111

City:

Warren

State:

Ohio

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H3282

(for Thrift Holding Companies)

FDIC Certificate Number:

34657

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,074,633

Average Consumer Outstanding Balance Key

Mtg, Constr, & Cons

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,196,607

Average Commercial Outstanding Balance Key

Commercial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,271,240

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

During January 2011, the Company originated \$129,913 of residential mortgage loans and sold \$222,818 of residential mortgage loans.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

First Priority Financial Corp.

Person to be contacted regarding this report:

Mark J. Myers

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 686 |
| City: | Malvern |
| State: | Pennsylvania |
| RSSD: | 3597042 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 58092 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 94,864

Average Consumer Outstanding Balance Key

Residential real estate, consumer installment, consumer lines of credit

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 138,139

Average Commercial Outstanding Balance Key

Commercial term, commercial lines of credit, commercial mortgage

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 233,003

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Reliance Bancshares, Inc

Person to be contacted regarding this report:

Jeff Paolucci, CFO

UST Sequence Number: 623

City: Florence

State: South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 62,477

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 295,245

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 357,722

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Resource Bank

Person to be contacted regarding this report:

Lauren Ranalli

UST Sequence Number:

687

City:

Exton

State:

Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57967

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

26,280

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

86,547

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

112,827

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Sound Bank

Person to be contacted regarding this report:

Janice Costiniano

UST Sequence Number:

137

City:

Seattle

State:

Washington

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57799

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

618

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

112,654

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

This includes real estate loans, asset based lending loans, and leases.

Total Outstanding Balance (Thousands \$)

113,271

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FIRST SOUTH BANCORP, INC.

Person to be contacted regarding this report:

Renee G. Bunch, Chief Financial Officer

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 1057 |
| City: | Lexington |
| State: | Tennessee |
| RSSD: | 1132104 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 496,334

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 856,132

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,352,466

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Southwest Bank

Person to be contacted regarding this report:

Tonya Owsley

UST Sequence Number:

666

City:

ALAMOSA

State:

Colorado

RSSD:

3228681

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57741

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

3,278

Average Consumer Outstanding Balance Key

Includes all Consumer & Mtg

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

13,674

Average Commercial Outstanding Balance Key

Includes all CML & AG

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

16,952

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Trust Corporation

Person to be contacted regarding this report:

R. Leigh Barker

UST Sequence Number: 967

City: New Orleans

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 96,083

Average Consumer Outstanding Balance Key

1-4Family RE Loans, Tuition Loans, Credit Card, Overdrafts, net of Unearned income, gross of allowance

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 452,645

Average Commercial Outstanding Balance Key

Commercial RE, Commercial Loans, net of Loans in Proce

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 548,728

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First United Corporation (First United Bank & Trust)

Person to be contacted regarding this report:

Becky Graham

UST Sequence Number: 385

City: Oakland

State: Maryland

RSSD: 1132672

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4857

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 459,179

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 492,216

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 951,395

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

First Western Financial

Person to be contacted regarding this report:

Taren Kempf

UST Sequence Number:

695

City:

Denver

State:

Colorado

RSSD:

3189906

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

184,613

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

312,621

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

497,234

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Firstbank Corporation

Person to be contacted regarding this report:

Rich Rice

UST Sequence Number:

552

City:

Alma

State:

Michigan

RSSD:

1134322

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

351,297

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes consumer, residential and held for sale

Average Commercial Outstanding Balance (Thousands\$)

651,221

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,002,518

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Flagstar Bancorp, Inc

Person to be contacted regarding this report:

Danielle Tatum

UST Sequence Number: 317

City: Troy

State: Michigan

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H2224

(for Thrift Holding Companies)

FDIC Certificate Number: 8412

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 6,443,848

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,719,097

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 8,162,945

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Flagstar Bancorp originated \$1,934,819,742 in loans

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Florida Business BancGroup, Inc (Bay Cities Bank)

Person to be contacted regarding this report:

Pat Murrin

UST Sequence Number: 815

City: Tampa

State: Florida

RSSD: 2805432

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 35066

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 58,063

Average Consumer Outstanding Balance Key

Includes loans to consumers for personal, household use; closed end loans secured by 1-4 family residential properties; home equity lines of credit; overdraft protection lines of credit; other consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 265,229

Average Commercial Outstanding Balance Key

Includes commercial and industrial loans; commercial real estate loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 323,292

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Balances reflect a Fair Value discount on the portion of the portfolio acquired of Progress Bank. Bay Cities Bank acquired the assets of Progress Bank through a FDIC-assisted transaction on October 22, 2010.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FNB Bancorp

Person to be contacted regarding this report:

Terence Yu, Assistant Controller

UST Sequence Number: 846

City: South San Francisco

State: California

RSSD: 3047743

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 75,534

Average Consumer Outstanding Balance Key

G/L monthly average balances

Average Consumer Outstanding Balance Comment

Increase of \$1.6mm month to month.

Average Commercial Outstanding Balance (Thousands\$) 407,829

Average Commercial Outstanding Balance Key

G/L monthly average balances

Average Commercial Outstanding Balance Comment

Decrease of \$1.7mm month to month.

Total Outstanding Balance (Thousands \$) 483,363

Total Outstanding Balance Key

Sum of above

Total Outstanding Balance Comment

Decrease of \$0.1mm month to month.

General Market Commentary

In January 2011, the bank funded 9 new loans for a total of \$1.0mm compared to 6 loans totaled \$4.2mm prior year. There are 11 loans totaled \$5.1mm renewed compared to 17 loans totaled \$4.4mm prior year. Number of new transactions decreased 50% while dollar volume decreased 75%. Estimate new funding in the next 90 days is \$8.7mm compared to \$10.3mm same period last year. Estimate payoff is \$11.3mm compared to \$10.2mm last year. Average gross loan decreased 3.9% or \$19mm from \$503mm last year to \$483mm current period.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FNB United Corp.

Person to be contacted regarding this report:

Carey Chapman

UST Sequence Number:

706

City:

Asheboro

State:

North Carolina

RSSD:

1133473

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

395,114

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

**Our Consumer Loan production for the same period of time generated 194 units, totaling \$18.6mm in closed commitments. In those production totals are Residential Mortgage Loans, Auto loans, Home Equity Lines and all other Consumer loans. The production totals represent 23 new home purchases, 68 refinances and Auto financing to 79 families.

Average Commercial Outstanding Balance (Thousands\$)

901,297

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

**Our Commercial loan production for the same period of time generated 6 units, totaling \$221k in closed commitments. Included in these production totals would be C&I, Small Business and Commercial Real Estate types of loans.

Total Outstanding Balance (Thousands \$)

1,296,411

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

** We have created 16 loan programs designed to assist our developers and home builders in the sale of residential lots, speculative home construction and new town homes & condominiums. At present time we have closed approximately \$41.4mm under these specialized programs. In addition we have assisted 124 families (totaling approximately \$24.4mm) to avoid foreclosure by utilizing both FNMA's and our own

internal mortgage modification programs. We presently have only 9 homes in foreclosure out of 977 in total mortgages serviced. (In January, we completed the sale of our FNMA servicing portfolio resulting in the reduction of approximately 4,199 loans serviced.)

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FORESIGHT FINANCIAL GROUP, INC.

Person to be contacted regarding this report:

DEAN E COOKE

UST Sequence Number: 1213

City: ROCKFORD

State: Illinois

RSSD: 1137452

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 129,244

Average Consumer Outstanding Balance Key

Includes Residential RE, Consumer Installment, Overdraft, Home Equity, Jr Mortgages, Credit Card and ODP Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 466,936

Average Commercial Outstanding Balance Key

Includes Commercial and Development RE, Ag RE & Operating, Commercial and Industrial and Municipal Loans

Average Commercial Outstanding Balance Comment

Of the total Commercial Loans reported, \$0.928 million is held at the Holding Company Level.

Total Outstanding Balance (Thousands \$) 596,180

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

FORT LEE FEDERAL SAVINGS BANK

Person to be contacted regarding this report:

PAT LUDWICZEWSKI, VP

UST Sequence Number: 1010

City: FORT LEE

State: New Jersey

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 31,076

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 14,543

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 45,619

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

FORTUNE FINANCIAL
CORPORATION/FORTUNE BANK

Person to be contacted regarding this report:

DARREN GOSLING

UST Sequence Number: 722

City: ARNOLD

State: Missouri

RSSD: 3384372

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58107

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 9,198

Average Consumer Outstanding Balance Key

Includes loans to individuals that include 1-4 family residential mortgages, home equity lines of credit, car loans, personal loans and any other loan to individuals for consumer use

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands \$) 89,957

Average Commercial Outstanding Balance Key

Includes loans to individuals for business purposes or loans to a company or LLC. These loans include commercial and individual, small business, commercial real estate, investment real estate, lines of credit and all other business loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 99,155

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Franklin Bancorp, Inc.

Person to be contacted regarding this report:

Rebecca S. Buhr

UST Sequence Number: 1201

City: Washington

State: Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35543

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 73,948

Average Consumer Outstanding Balance Key

Month-end average gross loans made by subsidiary; includes conventional residential real estate loans, home equity lines of credit, consumer installment loans, overdraft and demand deposit loans; loans held for sale, and loan clearings

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 82,866

Average Commercial Outstanding Balance Key

Month-end average gross loans made by subsidiary; includes ag loans, commercial loans, ag real estate loans, commercial real estate loans and commercial construction loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 156,814

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Fremont Bancorporation

Person to be contacted regarding this report:

Ronald J. Wagner

UST Sequence Number: 1242

City: Fremont

State: California

RSSD: 1026801

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19222

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 753,609

Average Consumer Outstanding Balance Key

Balance include residential loans and home equity lines.

Average Consumer Outstanding Balance Comment

Origination of new consumer loans includes \$3.1 million in residential loans and \$2.7 million in home equity lines. In addition, the Bank originated \$356 million in residential loans that are held for sale. Loans held for sale are not included in the reported loan balance.

Average Commercial Outstanding Balance (Thousands\$) 863,475

Average Commercial Outstanding Balance Key

Balance includes commercial loans, commercial real estate loans, multifamily loans and construction loans.

Average Commercial Outstanding Balance Comment

Origination of new commercial loans includes \$4 million in commercial business loans, \$4.6 million in commercial real estate loans, and \$4.6 million in multifamily real estate loans. The decline in commercial loans in January vs December is primarily related to payoffs and paydowns of commercial loans and commercial real estate loans.

Total Outstanding Balance (Thousands \$) 1,617,084

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Fresno First Bank

Person to be contacted regarding this report:

Steve Canfield - EVP/CFO

UST Sequence Number: 262

City: Fresno

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58090

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 11,259

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 79,706

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 90,965

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Front Range Bank/Omega Capital Holding Co.

Person to be contacted regarding this report:

Becca Fleming

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1048 |
| City: | Lakewood |
| State: | Colorado |
| RSSD: | 3559198 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 34401 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 26,818

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 37,999

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 64,817

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Georgia Commerce Bank

Person to be contacted regarding this report:

Marce Easom

UST Sequence Number: 621
City: Atlanta
State: Georgia
RSSD: 3165311
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 57521
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 82,432

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 208,678

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 291,110

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Georgia Primary Bank

Person to be contacted regarding this report:

Kimberly Russo-Alesi

UST Sequence Number: 1144

City: Atlanta

State: Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58523

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

0

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

507

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

507

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

GERMANTOWN CAPITAL CORPORATION/FIRST
CAPITAL BANK

Person to be contacted regarding this report:

BETH REAMS

UST Sequence Number:

683

City:

GERMANTOWN

State:

Tennessee

RSSD:

3684746

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

31,081

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

105,840

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

136,921

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Gold Canyon Bank

Person to be contacted regarding this report:

Michael J. Day

UST Sequence Number: 1254

City: Gold Canyon

State: Arizona

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58066

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 8,502

Average Consumer Outstanding Balance Key

Revolving 1-4 Family, Closed End 1-4 Family, Consumer Loan, Overdraft Protection

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 21,611

Average Commercial Outstanding Balance Key

Construction, Multifamily Residential, NonFarm NonResidential, Commercial and Industrial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 30,113

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Goldwater Bank, N.A.

Person to be contacted regarding this report:

Robert Simpson

UST Sequence Number: 545

City: Scottsdale

State: Arizona

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58405

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 38,729

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 45,439

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 84,168

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Grand Bank

Person to be contacted regarding this report:

Julie Daman

UST Sequence Number:

1152

City:

Tulsa

State:

Oklahoma

RSSD:

1065967

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

22065

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

38,511

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

131,058

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

169,569

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Great River Holding Company

Person to be contacted regarding this report:

Dan Nelson

UST Sequence Number: 1277

City: Baxter

State: Minnesota

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H3992

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 105,388

Average Consumer Outstanding Balance Key

Includes 1-4 Family Residential, Home Equity Lines of Credit, Credit Card Loans , Overdrafts and other consumer loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 139,457

Average Commercial Outstanding Balance Key

Includes Comm, CommRE, C&D, Ag and AG RE

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 244,845

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Great Southern Bank

Person to be contacted regarding this report:

Tammy Baurichter

UST Sequence Number:

102

City:

Springfield

State:

Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

29546

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

539,879

Average Consumer Outstanding Balance Key

1/4 Family, HELOC, Consumer, Overdrafts, ODP, 1-4 Family Revolving, Student Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,500,633

Average Commercial Outstanding Balance Key

Construction, Multi Family, Comm'l RE, Comm'l, IRB, St & Political, Bus Mgr.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,040,512

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Green Bankshares, Inc.

Person to be contacted regarding this report:

James E. Adams

UST Sequence Number: 180

City: Greeneville

State: Tennessee

RSSD: 1133277

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 895

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 396,178

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,327,527

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,723,705

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Greer Bancshares Incorporated

Person to be contacted regarding this report:

Rick Medlock

UST Sequence Number: 355

City: Greer

State: South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27413

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 58,548

Average Consumer Outstanding Balance Key

Loans for personal, family or household uses including residential mortgages, home equity, auto, student loans and other consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 211,969

Average Commercial Outstanding Balance Key

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations and other business enterprises, whether secured or unsecured, single-payment or installment. Generally commercial real estate and commercial/industrial.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 270,517

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Gregg Bancshare/Glasgow Savings Bank

Person to be contacted regarding this report:

Cindy Wells

UST Sequence Number: 654

City: Glasgow

State: Missouri

RSSD: 3402342

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 1056

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 6,759

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 14,219

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Participations are included in these amount

Total Outstanding Balance (Thousands \$) 20,978

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Guaranty Bancorp, Inc.

Person to be contacted regarding this report:

Lawrence P. Corey

UST Sequence Number: 480

City: Woodsville

State: New Hampshire

RSSD: 2637820

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 18031

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 181,008

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 121,048

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes municipal loans

Total Outstanding Balance (Thousands \$) 302,056

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Regional Economic weakness persists. Delinquency rate at 2.55% in January.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Guaranty Bank

Person to be contacted regarding this report:

Sheri Biser, EVP

UST Sequence Number:

422

City:

Springfield

State:

Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

28670

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

66,771

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

445,377

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

512,148

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

GulfSouth Private Bank

Person to be contacted regarding this report:

Chris Campbell

UST Sequence Number: 1243
City: Destin
State: Florida
RSSD:
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 58073
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 77,306

Average Consumer Outstanding Balance Key

month end balance; gross of loan loss reserve

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 71,523

Average Commercial Outstanding Balance Key

month end balance; gross of loan loss reserve

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 148,829

Total Outstanding Balance Key

month end balance; gross of loan loss reserve

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Gulfstream Bancshares, Inc. (Gulfstream Business Bank)

Person to be contacted regarding this report:

Kelli Fowler

UST Sequence Number: 1229

City: Stuart

State: Florida

RSSD: 3001156

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35092

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 39,969

Average Consumer Outstanding Balance Key

Includes 1-4 Family Res. Mtg., HELOC, Other Consumer Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 358,103

Average Commercial Outstanding Balance Key

Includes C&I, CRE, C&D, Overdrafts

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 398,072

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hamilton State Bank

Person to be contacted regarding this report:

Michael E. Ricketson, CFO

UST Sequence Number:

817

City:

Hoschton

State:

Georgia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57810

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

32,955

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

154,277

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

187,232

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hampton Roads Bankshares (Bank of Hampton Roads)

Person to be contacted regarding this report:

Ellen M. Doherty

UST Sequence Number: 236

City: Norfolk

State: Virginia

RSSD: 3012554

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27125

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 539,963

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,403,015

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,942,978

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hawthorn Bancshares, Inc. (Hawthorn Bank)

Person to be contacted regarding this report:

Paul M. Gerling Vice President & Accounting Officer

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 264 |
| City: | JEFFERSON CITY |
| State: | Missouri |
| RSSD: | 2038409 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 10619 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 185,286

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 707,871

Average Commercial Outstanding Balance Key

Commercial Loans include both agricultural production and agricultural real estate loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 893,157

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HCSB Financial Corporation (Horry County State Bank)

Person to be contacted regarding this report:

Loria Barton

UST Sequence Number:

328

City:

Loris

State:

South Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

67,784

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

376,758

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

444,542

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Heartland Financial USA Inc

Person to be contacted regarding this report:

David L. Horstmann

| | |
|--------------------------------|---------|
| UST Sequence Number: | 326 |
| City: | Dubuque |
| State: | Iowa |
| RSSD: | 1206546 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 404,998

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,980,830

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,385,828

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Heritage Bankshares, Inc.

Person to be contacted regarding this report:

John Guthrie

UST Sequence Number: 642

City: Norfolk

State: Virginia

RSSD: 911825

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 22411

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 45,971

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 171,155

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 217,126

Total Outstanding Balance Key

d fees and loan loss allowance

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Heritage Commerce Corp

Person to be contacted regarding this report:

Chris Plummer (408-534-4945) or Larry
McGovern (408-494-4562)

UST Sequence Number: 55

City: San Jose

State: California

RSSD: 2209553

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 13,384

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

The Company made \$100,000 in new and \$974,000 in renewed consumer loan commitments in January 2011. Average loans outstanding for January increased \$27,000 from December. Consumer loan payoffs were \$3.7 million in January 2011.

Average Commercial Outstanding Balance (Thousands\$) 836,312

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

The Company made \$7.4 million in new and \$13.3 million in renewed commercial loan commitments in January 2011. Average loans outstanding for January decreased by \$13.7 million from December due to loan payoffs, and paydowns. Commercial loan payoffs were \$4.3 million in January 2011, and there were loan net recoveries of \$56,000 in January 2011.

Total Outstanding Balance (Thousands \$) 849,696

Total Outstanding Balance Key

Total Outstanding Balance Comment

This results in a total of \$7.5 million in new and \$14.2 million in renewed loan commitments in January 2011. Average loans outstanding during the month are impacted by the timing of the funding of loan commitments, and are reduced by net charge-offs, lo

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Heritage Oaks Bancorp

Person to be contacted regarding this report:

Jason Castle, Senior Vice President, Controller

UST Sequence Number: 607

City: Paso Robles

State: California

RSSD: 2253529

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 24229

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 83,972

Average Consumer Outstanding Balance Key

Consumer Loans Include: 1-4 Family, Farmland, Multifamily, Installment, Home equity lines of credit, Money Plus, Credit Cards, and Overdraft.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 590,458

Average Commercial Outstanding Balance Key

Commercial Loans Include: Construction and Land, Agricultural, Commercial and Industrial, and commercial.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 674,430

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Highlands Independent Bancshares, Inc.
(Highlands Independent Bank)

Person to be contacted regarding this report:

Shannon C. Sapp

UST Sequence Number: 780

City: Sebring

State: Florida

RSSD: 659538

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26428

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 65,465

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\$) 118,963

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 \$) 184,428

Total Outstanding Balance Key

Total Outstanding Balance Comment

Data provided is MTD Avg, not YTD Avg. Nonaccrual loans are included.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Highlands State Bank

Person to be contacted regarding this report:

Patrick W. Smith

UST Sequence Number: 688

City: Vernon

State: New Jersey

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 580048

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 38,382

Average Consumer Outstanding Balance Key

Includes Residential Mortgages

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 84,505

Average Commercial Outstanding Balance Key

Includes Commercial Real Estate

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 122,887

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HMN Financial, Inc. (Holding Co.); Home
Federal Savings Bank (Subsidiary)

Person to be contacted regarding this report:

Rick Kvam, Asst Controller, 507-535-1211

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 295 |
| City: | Rochester |
| State: | Minnesota |
| RSSD: | 2500719 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | 2818 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 29042 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 200,672

Average Consumer Outstanding Balance Key

Mortgage and Consumer Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 504,354

Average Commercial Outstanding Balance Key

Commercial Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 705,026

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Holding Company- Cardinal Bancorp II Inc
Depository Institution- United Bank of Union

Person to be contacted regarding this report:

Geralyn Smith, Controller/Compliance Officer
UBU Robert Tobben Cardinal Bancorp II

UST Sequence Number: 1257
City: Union
State: Missouri
RSSD: 1248368
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 14334
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 48,200

Average Consumer Outstanding Balance Key

Report reflects loans made at depository institution only

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 149,279

Average Commercial Outstanding Balance Key

Report reflects loans made at depository institution only

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 197,479

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HOLDING COMPANY-AMB FINANCIAL CORP /
SUBSIDIARY-AMERICAN SAVINGS FSB

Person to be contacted regarding this report:

STEVEN A BOHN 219-836-5870

UST Sequence Number:

515

City:

MUNSTER

State:

Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H2228

(for Thrift Holding Companies)

FDIC Certificate Number:

29878

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

100,134

Average Consumer Outstanding Balance Key

Consumer loans consist of one-to-four family real estate loans, as well as deposit loans, auto loans, credit card loans, and other consumer loans. Month end balances are used. Reported as consolidated. Loans are gross of loans in process, unearned discoun

Average Consumer Outstanding Balance Comment

The \$102 thousand increase from the prior month in consumer loans was primarily due to increases in single family mortgage loans due to new originations exceeding principal repayments and loan sales. During the month of January, the Company sold newly originated fixed rate single family loans totaling \$275 thousand in an effort to reduce interest rate risk.

Average Commercial Outstanding Balance (Thousands\$)

39,318

Average Commercial Outstanding Balance Key

Commercial loans consist of construction loans, multi family loans, non residential loans, and business secured and unsecured loans. Month end balances are used. Reported as consolidated. Loans are gross of loans in process, unearned discounts/premiums, and the allowance for loans losses.

Average Commercial Outstanding Balance Comment

The \$995 thousand decrease from the prior month in commercial loans was primarily due to decreases in construction lending and and loans made to businesses.

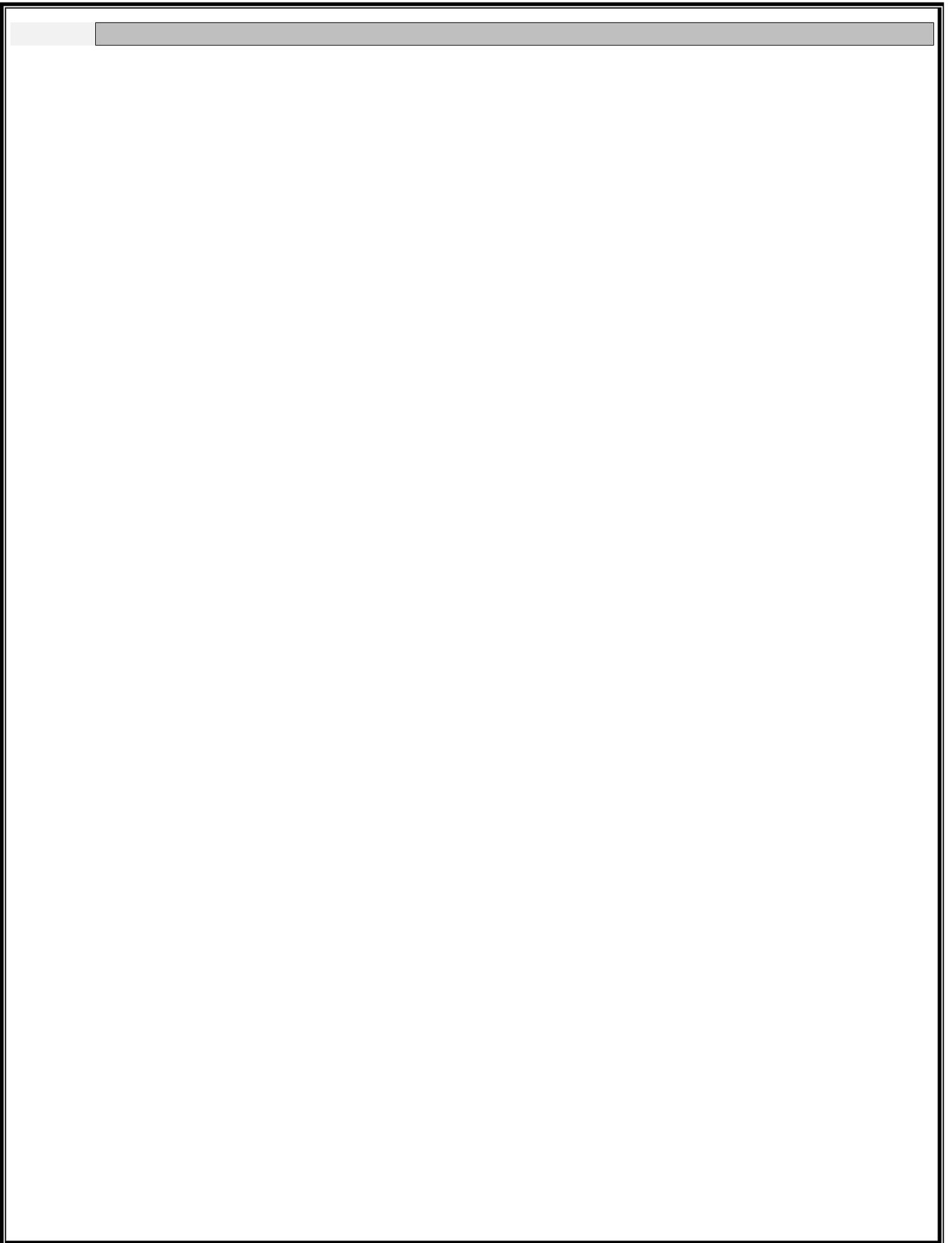
Total Outstanding Balance (Thousands \$)

139,452

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary



CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Home BancShares, Inc.

Person to be contacted regarding this report:

Randy Mayor, CFO

UST Sequence Number: 86

City: Conway

State: Arkansas

RSSD: 1491409

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 801,131

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,653,248

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,454,379

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hometown Bancshares, Inc. (Hometown Bank of Corbin, Inc.)

Person to be contacted regarding this report:

Tim Barnes, President/CEO

| | |
|--------------------------------|----------|
| UST Sequence Number: | 656 |
| City: | Corbin |
| State: | Kentucky |
| RSSD: | 2955300 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | n/a |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35455 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 43,542

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 48,407

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 91,949

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Hometown Bancshares, Inc. received CPP funding on February 13, 2009.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HomeTown Bank of Alabama (HomeTown Bancorp of Alabama Inc)

Person to be contacted regarding this report:

Patti Young

UST Sequence Number: 756

City: Oneonta

State: Alabama

RSSD: 3451603

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57540

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 83,877

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 61,330

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 145,207

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

HopFed Bancorp, Inc. Heritage Bank

Person to be contacted regarding this report:

Billy Duvall

UST Sequence Number: 109

City: Hopkinsville

State: Kentucky

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: 4727

(for Thrift Holding Companies)

FDIC Certificate Number: 30090

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 210,836

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 395,909

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 606,745

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Regulatory limits on lending make growing loan portfolio difficult

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Horizon Bancorp, Inc.

Person to be contacted regarding this report:

Thomas H. Edwards

UST Sequence Number:

176

City:

Michigan City

State:

Indiana

RSSD:

1209136

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

4360

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

525,649

Average Consumer Outstanding Balance Key

1-4 family residential mortgages which includes held for sale, mortgage warehouse, home equity lines of credit, and other consumer loans (auto, gross overdrafts, personal)

Average Consumer Outstanding Balance Comment

Consumer loan volume was steady(due to auto financing) when compared to December. Home equity financing cooled in December. The residential mortgage and mortgage warehouse average balances decreased by \$52.3 million from last month. Mortgage interest rates abruptly jumped in December and virtually stopped refinance activity. Extreme winter weather across the mid-west coupled with the seasonality of home purchases during the first quarter of the year has contributed to the fall off in loan balances. We expect origination volume to continue at this slow pace through the remainder of the quarter.

Average Commercial Outstanding Balance (Thousands\$)

328,894

Average Commercial Outstanding Balance Key

Retail, wholesale and industrial businesses, construction and land development, owner occupied commercial real estate and non-owner occupied commercial real estate

Average Commercial Outstanding Balance Comment

Commercial and industrial loan demand picked up slightly in January. New loan volume is being driven by our new Kalamazoo, Michigan LPO. Commercial Real Estate loan demand is still weak.

Total Outstanding Balance (Thousands \$)

854,543

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Unemployment rates remain above the national average. Small businesses still seem reluctant to expand.

Agriculture is the strongest sector of our local economy due to low interest rates and high commodity prices. The purchase housing market continues to be weak with declining appraised values contributing to the slow down. However, refinance activity is strong with mortgage interest rates at all time lows.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Howard Bancorp Inc.

Person to be contacted regarding this report:

George Coffman, EVP & CFO

UST Sequence Number:

818

City:

Ellicott City

State:

Maryland

RSSD:

3386910

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

36,374

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

218,386

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

254,760

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Hyperion Bank

Person to be contacted regarding this report:

Wayne Hardenbrook

UST Sequence Number: 689

City: Philadelphia

State: Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58371

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 4,895

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes home equity, residential mortgage, & personal

Average Commercial Outstanding Balance (Thousands\$) 68,400

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 73,295

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

IBT Bancorp (Independent Bank of Texas)

Person to be contacted regarding this report:

Heather Taylor

UST Sequence Number: 960

City: Irving

State: Texas

RSSD: 3129881

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57476

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 6,791

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 55,158

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 61,949

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

ICB Financial / Inland Community Bank, N.A.

Person to be contacted regarding this report:

Robert Littlejohn, Senior Executive Vice Pres.

| | |
|--------------------------------|------------|
| UST Sequence Number: | 485 |
| City: | Ontario |
| State: | California |
| RSSD: | 3362073 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 32916 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 3,091

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 168,470

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 171,561

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Illinois State Bancorp, Inc.

Person to be contacted regarding this report:

Chris A. Hould

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1173 |
| City: | Chicago |
| State: | Illinois |
| RSSD: | 1889565 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 0 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 47,289

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 212,630

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 259,919

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Independence Bank

Person to be contacted regarding this report:

Heather Marshall, VP of Finance, 401-471-6339

UST Sequence Number: 203

City: East Greenwich

State: Rhode Island

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57379

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 11,906

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 24,558

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 36,464

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Independent Bank

Person to be contacted regarding this report:

Dean Morse

UST Sequence Number:

182

City:

Ionia

State:

Michigan

RSSD:

636771

(for Bank Holding Companies)

Holding Company Docket Number:

1201925

(for Thrift Holding Companies)

FDIC Certificate Number:

27811

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,147,138

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

703,867

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,851,005

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Indiana Community Bancorp

Person to be contacted regarding this report:

Jean Robbins, Ph #(812-373-7321), E-mail
Jean.robbins@bankibt.com

| | |
|--------------------------------|----------|
| UST Sequence Number: | 119 |
| City: | Columbus |
| State: | Indiana |
| RSSD: | 3059504 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 28285 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 197,804

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 551,058

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 748,862

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Indiana Community Bankcorp/ 3390935 (Bank of Indiana, N.A.)

Person to be contacted regarding this report:

SHERRY OVERPECK

UST Sequence Number: 928

City: Dana

State: Indiana

RSSD: 3090935

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4331

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 6,978

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 65,160

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 72,138

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Integra Bank Corporation

Person to be contacted regarding this report:

Jo Ann Lauderdale

UST Sequence Number: 855

City: Evansville

State: Indiana

RSSD: 1132654

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4392

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 323,804

Average Consumer Outstanding Balance Key

Based on internal classification

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,021,875

Average Commercial Outstanding Balance Key

Based on internal classification

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,345,679

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

We continue to amortize our Indirect RV/Marine and Residential mortgage portfolios. These portfolios generally decline on average by 2% per month or 20% annually.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Intermountain Community Bancorp

Person to be contacted regarding this report:

Dennis Durfee, SVP/Controller 208-265-3319

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 62 |
| City: | Sandpoint |
| State: | Idaho |
| RSSD: | 2634490 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 88,047

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 479,677

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 567,724

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

International Bancshares Corporation

Person to be contacted regarding this report:

Judith I. Wawroski

UST Sequence Number: 136
City: Laredo
State: Texas
RSSD: 1104231
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number:
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,091,476

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 4,292,609

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 5,384,085

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Intervest Bancshares Corporation

Person to be contacted regarding this report:

John J. Arvonio

UST Sequence Number: 316

City: New York

State: New York

RSSD: 2049302

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35011

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 105

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 954,063

Average Commercial Outstanding Balance Key

Includes Land Loans of 12,532

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 954,168

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Katahdin Bankshares Corp.

Person to be contacted regarding this report:

Matthew M. Nightingale, SVP, CFO & Treasurer

| | |
|--------------------------------|---------|
| UST Sequence Number: | 472 |
| City: | Patten |
| State: | Maine |
| RSSD: | 1140127 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 115,504

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 289,910

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 405,414

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

KS BANKCORP, INC. & KS BANK, INC.

Person to be contacted regarding this report:

Jim Lothian

UST Sequence Number: 1294

City: Smithfield

State: North Carolina

RSSD: 2155276

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 29771

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 102,901

Average Consumer Outstanding Balance Key

Month End: Includes 1-4 Family residential (Owner & Non-Owner occupied); Equity lines of credit; Consumer construction, land/lot; personal lines of credit; secured & unsecured

Average Consumer Outstanding Balance Comment

Decrease from December (1.21%). Past due/delinquency for the month 3.13%. 1-4 Family (Owner occupied) was 1.63%.

Average Commercial Outstanding Balance (Thousands\$) 114,349

Average Commercial Outstanding Balance Key

Month End: Includes all CRE Loans; Non-CRE investment properties; Lines of credit; construction; land; secured & unsecured.

Average Commercial Outstanding Balance Comment

Increase from December (0.02%). CRE Loans was 150.90% of TRBC - CLDOLL was 76.03%. Past due/delinquency was 7.44%. CRE was 6.17%.

Total Outstanding Balance (Thousands \$) 217,250

Total Outstanding Balance Key

Month End Totals

Total Outstanding Balance Comment

Loan Portfolio decreased 0.57% from December. Past due/delinquency was 10.14% and increase of 2.27% from the previous month.

General Market Commentary

Bank Market Area Johnston County (12/31/2010): Sales were down 7.1% for the year. 9.9 month inventory on the market; 6.8 months of new construction inventory

Bank Market Area Wake County (12/31/2010): Sales were down 8.4% for the year. 8 month inventory on the market; 6.8 months of new construction inventory

Bank Market Area Wayne County (12/31/2010): Sales were down 25.4% for the year. 9.6 month inventory on the market; 5.6 months of new construction inventory

Bank Market Area Wilson County (12/31/2010): Sales were down 15.0% for the year. 16.1 month inventory on the market; 16.6 months of new construction inventory

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Lakeland Bank (Lakeland Bancorp)

Person to be contacted regarding this report:

Robert Vandenberg

UST Sequence Number:

343

City:

Oak Ridge

State:

New Jersey

RSSD:

1404799

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

19953

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

711,824

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes Residential Mortgages, HEL, HELOC and other consumer type loans.

Average Commercial Outstanding Balance (Thousands\$)

1,235,565

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Excludes commercial leases as the bank has ceased its nationwide origination platform and is focusing on its primary and secondary markets with limited regional origination in the northeast.

Total Outstanding Balance (Thousands \$)

1,947,389

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Landrum Company / Landmark Bank

Person to be contacted regarding this report:

Lisa Evans

UST Sequence Number: 896

City: Columbia

State: Missouri

RSSD: 1054514

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4537

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 354,958

Average Consumer Outstanding Balance Key

Includes one to four family owner occupied home, personal, student, credit lines, leases, overdrafts, and personal loans in process. This is gross of any allowance for loan losses.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 754,757

Average Commercial Outstanding Balance Key

Includes commercial, agricultural, construction and development, state and political, one to four family non-owner occupied homes and commercial loans in process. This is gross of any allowance for loan losses.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,109,715

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Layton Park Financial Group, Inc.

Person to be contacted regarding this report:

Eric Hall

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 1303 |
| City: | Milwaukee |
| State: | Wisconsin |
| RSSD: | 3590913 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 6191 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 9,368

Average Consumer Outstanding Balance Key

Includes: Consumer, PRA, Credit Cards, Residential 1-4 family, HELOC

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 85,029

Average Commercial Outstanding Balance Key

Includes: C&I, Commercial RE, Unapplied Loan Payments & Loan Control, and OD's

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 94,397

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Bancshares, Inc.

Person to be contacted regarding this report:

Lloyd McCracken, Jr.

UST Sequence Number: 454

City: Jonesboro

State: Arkansas

RSSD: 3101784

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 220,230

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,386,831

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,607,061

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Bancshares, Inc.

Person to be contacted regarding this report:

Gary Metzger, President

UST Sequence Number:

760

City:

Springfield

State:

Missouri

RSSD:

2352226

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34087

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

261,229

Average Consumer Outstanding Balance Key

Average balance consists of 1-4 family residential mortgages, home equity, and other consumer loans such as autos, boats, and other consumer loans.

Average Consumer Outstanding Balance Comment

Consumer Loan average balances decreased approximately \$6.26 million for the month. Every category decreased as follows: 1-4 family residential mortgage category by \$5.5 million, 1-4 family junior category by \$267, home equity loans by \$272k and other consumer loans by \$220k.

Average Commercial Outstanding Balance (Thousands\$)

589,315

Average Commercial Outstanding Balance Key

Average balance represents loans to sole proprietorships, partnerships, corporations and other business enterprises for commercial and industrial purposes. The loans include Commercial and Industrial (C&I), Small Business, Commercial Real Estate (CRE) and Agriculture. Residential and Commercial Construction are presented here. Also included are net deferred loan fees and unposted loan transactions.

Average Commercial Outstanding Balance Comment

Average Commercial Loans increased approximately \$8.74 million for the month. The average Construction loan balance decreased by \$36k as well as the average Agriculture loans by \$22k. Commercial RE loans increased by \$4.03 million as did average C&I loans by \$4.77 million.

Total Outstanding Balance (Thousands \$)

850,544

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

New loans and renewals of existing loans with additional funds totaled \$16.52 million for January.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Bancshares, Inc. / Liberty Bank

Person to be contacted regarding this report:

Veronica Watkins 817-479-1121

| | |
|--------------------------------|----------------------|
| UST Sequence Number: | 1326 |
| City: | North Richland Hills |
| State: | Texas |
| RSSD: | 3716151 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 26457 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 44,706

Average Consumer Outstanding Balance Key

Includes Overdraft

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 145,654

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 190,360

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Liberty Shares Inc

Person to be contacted regarding this report:

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:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

86,342

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

553,593

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

639,935

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

LNB Bancorp, Inc. Lorain National Bank

Person to be contacted regarding this report:

Wendy Snodgrass

UST Sequence Number: 91

City: Lorain

State: Ohio

RSSD: 1071669

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14832

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 381,438

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 433,194

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 814,632

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Lone Star Bank

Person to be contacted regarding this report:

C. Mark Aderman, EVP

UST Sequence Number: 563

City: Houston

State: Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58324

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,919

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 92,009

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 93,928

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

M&T Bank Corporation

Person to be contacted regarding this report:

Rene F. Jones, CFO (tel: 716-842-5844)

UST Sequence Number:

160

City:

Buffalo

State:

New York

RSSD:

1037003

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

17,435,291

Average Consumer Outstanding Balance Key

HELOCs, HELOANs, Automobile, Recreational Finance, Installment, Alt-A, Residential Real Estate (HFS & HFI), Student Loans

Average Consumer Outstanding Balance Comment

Residential Real Estate Loans sold to third parties totaled \$305 million in January. Additionally, M&T's run-off Alt-A loan portfolio declined \$9 million on average in January, and indirect automobile loans declined \$38 million on average. Lower automobile loans reflect a continuation of lower origination volumes from M&T's smaller, in-footprint dealership network.

Average Commercial Outstanding Balance (Thousands\$)

34,450,909

Average Commercial Outstanding Balance Key

Commercial & Industrial, Commercial Real Estate, Leasing, Builder Construction, Multi-Family CRE, Auto Floor Plan

Average Commercial Outstanding Balance Comment

Multi-family CRE loans sold to third parties through M&T Realty Capital Corporation totaled \$168 million in January.

Total Outstanding Balance (Thousands \$)

51,886,200

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

MAGNA BANK

Person to be contacted regarding this report:

Dan Stimpson, Controller at
dan.stimpson@magnabank.com

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 278 |
| City: | MEMPHIS |
| State: | Tennessee |
| RSSD: | |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 34937 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 146,316

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 160,890

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 307,206

Total Outstanding Balance Key

Total Outstanding Balance Comment

Excludes mortgage loans held for sale from residential mortgage originations and commercial real estate brokerage. Also excludes non-accrual loans and loans in process.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Main Street Bank (Institution)/MS Financial
(Bank Holding Company)

Person to be contacted regarding this report:

Jo Ann Childers/VP 281-348-2024

| | |
|--------------------------------|----------|
| UST Sequence Number: | 819 |
| City: | Kingwood |
| State: | Texas |
| RSSD: | 3536498 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 24979 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 7,189

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 267,152

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 274,341

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mainline Bancorp, Inc / Mainline National Bank

Person to be contacted regarding this report:

Angela Blough

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 1366 |
| City: | Ebensburg |
| State: | Pennsylvania |
| RSSD: | 2067959 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 16171 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 75,322

Average Consumer Outstanding Balance Key

1-4 family residential mortgages, home equity, credit cards and other consumer

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 65,578

Average Commercial Outstanding Balance Key

Commercial and non-residential mortgages

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 140,900

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MainSource Financial Group, Inc.

Person to be contacted regarding this report:

James (Jamie) Anderson

UST Sequence Number: 423

City: Greensburg

State: Indiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 669,289

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,014,773

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,684,062

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Manhattan Bancshares, Inc. / First Bank of
Manhattan

Person to be contacted regarding this report:

Kathleen Benn

UST Sequence Number:

895

City:

Manhattan

State:

Illinois

RSSD:

1206603

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

3709

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

34,960

Average Consumer Outstanding Balance Key

Includes: R.E. Held for Sale

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

45,028

Average Commercial Outstanding Balance Key

Includes Muni, Ag C&D, ODs

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

79,988

Total Outstanding Balance Key

Total Gross Loans in Process

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Market Bancorporation, Inc. (New Market Bank)

Person to be contacted regarding this report:

Bob Vogel

UST Sequence Number:

750

City:

Elko New Market

State:

Minnesota

RSSD:

1143904

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

1931

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

25,695

Average Consumer Outstanding Balance Key

month end actual

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

31,333

Average Commercial Outstanding Balance Key

month end actual

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

57,028

Total Outstanding Balance Key

month end actual

Total Outstanding Balance Comment

These numbers are actual month end rather than average, because our system does not have a good reporting system for individual loan types. The actual are more accurate than what we could provide if we were to try to report averages.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Market Street Bancshares, Inc.

Person to be contacted regarding this report:

Pam Holman

| | |
|--------------------------------|------------|
| UST Sequence Number: | 1188 |
| City: | Mt. Vernon |
| State: | Illinois |
| RSSD: | 1250437 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 57,417

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 589,430

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 646,847

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Marquette National Corporation

Person to be contacted regarding this report:

Paul Eckroth

UST Sequence Number: 167
City: Chicago
State: Illinois
RSSD: 1207486

(for Bank Holding Companies)

Holding Company Docket Number:
(for Thrift Holding Companies)

FDIC Certificate Number: 16250
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 381,182

Average Consumer Outstanding Balance Key

Includes residential mortgages, home equity loans and lines and other consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 643,540

Average Commercial Outstanding Balance Key

Includes commercial and industrial, commercial real estate, municipal leases and multifamily housing loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,024,722

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Maryland Financial Bank

Person to be contacted regarding this report:

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: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 3,403

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 52,391

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 55,794

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MB Financial, Inc.

Person to be contacted regarding this report:

Susan M. Lepore 847-653-1770

UST Sequence Number: 49

City: Chicago

State: Illinois

RSSD: 1090987

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 941,331

Average Consumer Outstanding Balance Key

Monthly average outstanding

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 4,800,331

Average Commercial Outstanding Balance Key

Monthly average outstanding

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 5,741,662

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

McLeod Bancshares, Inc./First Minnesota Bank

Person to be contacted regarding this report:

Dale Ortloff, CFO

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 914 |
| City: | Shorewood |
| State: | Minnesota |
| RSSD: | 1127324 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 5151 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 45,249

Average Consumer Outstanding Balance Key

These are loans made by the subsidiary , not the holding company

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 61,399

Average Commercial Outstanding Balance Key

These are loans made by the subsidiary , not the holding company

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 106,648

Total Outstanding Balance Key

These are loans made by the subsidiary , not the holding company

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Medallion Bank

Person to be contacted regarding this report:

Sherrie Rees

UST Sequence Number:

759

City:

Salt Lake City

State:

Utah

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57449

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

189,090

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

336,471

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

525,561

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mercantile Bank of Michigan

Person to be contacted regarding this report:

Ray Reitsma

UST Sequence Number:

449

City:

Grand Rapids

State:

Michigan

RSSD:

2608763

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34598

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

85,450

Average Consumer Outstanding Balance Key

Month End Balances

Average Consumer Outstanding Balance Comment

Booked new credit of \$1,124,435 and renewals of \$176,097

Average Commercial Outstanding Balance (Thousands\$)

1,182,875

Average Commercial Outstanding Balance Key

Month End Balances

Average Commercial Outstanding Balance Comment

Booked new credit of \$5,651,303 and renewals of \$31,260,676

Total Outstanding Balance (Thousands \$)

1,268,325

Total Outstanding Balance Key

Total Outstanding Balance Comment

Since May 31, 2009, the bank has made \$1,131.6 million in total loans consisting of \$191.8 million of new loans and \$939.8 million in renewals of existing loans. In Many cases, the CPP funds have allowed the company to pursue loan modifications and restr

General Market Commentary

The demand for CRE loans in support of new projects remains very light. There is a ready market (demand) to refinance CRE projects, however, these projects do not have desirable credit characteristics. Demand for working capital financing has stabilized. Demand for equipment debt remains weak (but continues to improve modestly) as capacity exists in the vast majority of industries served in this market.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Merchants and Manufacturers Bank
Corporation / Merchants and Manufacturers
Bank

Person to be contacted regarding this report:

Brad W. Butler, Senior Vice President

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1164 |
| City: | Jolit |
| State: | Illinois |
| RSSD: | 2022734 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 20040 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 36,913

Average Consumer Outstanding Balance Key

Includes 1-4 family purchased loans, Home Equity Lines of Credit, Life Insurance secured loans, other loans to individuals and overdrafts of the bank subsidiary

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 97,799

Average Commercial Outstanding Balance Key

Includes all commercial loans, all RE -Fixed and Variable, non-accrual and loan in process of the subsidiary bank

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 134,712

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Merchants and Manufacturers Bank is a small commercial bank in the metropolitan area of Chicago, Illinois. The bank specializes in financing privately-held manufacturers, distributors and certain service companies with revenues from \$5 million to \$50 million.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Merchants and Planters Bancshares, Inc
(Merchants and Planters Bank)

Person to be contacted regarding this report:

Karen Bumpus

UST Sequence Number:

635

City:

Bolivar

State:

Tennessee

RSSD:

1129971

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

8665

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

24,950

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

34,641

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

59,591

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Meridian Bank

Person to be contacted regarding this report:

Denise Lindsay

UST Sequence Number:

791

City:

DEvon

State:

Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57777

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

130,754

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

201,453

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

332,207

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

MetroCorp Bancshares, Inc.

Person to be contacted regarding this report:

Kevin Shu, Controller, 713.414.3620

| | |
|--------------------------------|---------|
| UST Sequence Number: | 440 |
| City: | Houston |
| State: | Texas |
| RSSD: | 2344799 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 3,566

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,136,595

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,140,161

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Metropolitan Bank Group, Inc.

Person to be contacted regarding this report:

Jeff Johnson, 773-475-2901

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1261 |
| City: | Chicago |
| State: | Illinois |
| RSSD: | 1204627 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 86,902

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,004,566

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,091,468

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Metropolitan Capital Bancorp, Inc.
(Metropolitan Capital Bank)

Person to be contacted regarding this report:

Neil C. Solomon

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1088 |
| City: | Chicago |
| State: | Illinois |
| RSSD: | 3153224 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 57488 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 12,790

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 100,793

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 113,583

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mid Penn Bancorp, Inc., Mid Penn Bank

Person to be contacted regarding this report:

Edward P. Williams

UST Sequence Number:

138

City:

Millersburg

State:

Pennsylvania

RSSD:

1944204

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

9889

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

57,475

Average Consumer Outstanding Balance Key

Reflects loans made by the bank

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

407,773

Average Commercial Outstanding Balance Key

Same as above

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

465,248

Total Outstanding Balance Key

Same as above

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MidSouth Bancorp, Inc.

Person to be contacted regarding this report:

Susan H Davis 337-593-3146

UST Sequence Number: 370

City: Lafayette

State: Louisiana

RSSD: 1086654

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 203,372

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 373,148

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 576,520

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Midwest Bank of Western Illinois

Person to be contacted regarding this report:

Christopher J. Gavin

UST Sequence Number:

6

City:

Monmouth

State:

Illinois

RSSD:

3356632

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

3711

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

83,797

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

180,203

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

264,000

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MidWestOne Financial Group (MidWestOne Bank, Iowa City, Iowa)

Person to be contacted regarding this report:

Keith Graff, VP - Business Services

UST Sequence Number: 243

City: Iowa City

State: Iowa

RSSD: 1245228

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 14843

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 255,025

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

\$9,088 (thousands \$) in loan pools reported as Month end total. Remainder of portfolio at average monthly outstanding.

Average Commercial Outstanding Balance (Thousands\$) 732,593

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

\$44,956 (thousands \$) in loan pools reported as Month end total. Remainder of portfolio at average monthly outstanding.

Total Outstanding Balance (Thousands \$) 987,618

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mid-Wisconsin Financial Services, Inc

Person to be contacted regarding this report:

Rhonda R. Kelley

UST Sequence Number:

740

City:

Medford

State:

Wisconsin

RSSD:

1139185

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

77,351

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

265,435

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

342,786

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MISSION BANK / COMMUNITY BANCSHARES,
INC.

Person to be contacted regarding this report:

DARRELL LAUTARET

UST Sequence Number: 1226
City: KINGMAN
State: Arizona
RSSD: 3392443
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 57137
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 11,794

Average Consumer Outstanding Balance Key

Includes 1-4 R/E, heloc's, home equity's, lot loans, and other consumer loans (auto, cd secured, overdraft lines, etc.)

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 58,145

Average Commercial Outstanding Balance Key

Includes all CRE, 1-4 R/E-business purpose, land, Ag, multi-family and other commercial loans (ucc filings, equipment, cd secured, unsecured etc.)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 69,939

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Mission Community Bancorp

Person to be contacted regarding this report:

Ronald B. Pigeon, EVP/Chief Financial Officer

UST Sequence Number: 170

City: San Luis Obispo

State: California

RSSD: 2948366

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 13,568

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Loan balances for consumer loans don't fully reflect lending activity by Mission Community Bank because this balance has been reduced by \$164 thousand of loans paid off.

Average Commercial Outstanding Balance (Thousands\$) 93,843

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Loan balances for commercial loans don't fully reflect lending activity by Mission Community Bank because this balance has been reduced by \$1,880 million of loans paid off and \$0 of SBA loans sold into the secondary market.

Total Outstanding Balance (Thousands \$) 107,411

Total Outstanding Balance Key

Total Outstanding Balance Comment

See above comment.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Monadnock Bancorp, Inc.

Person to be contacted regarding this report:

Karl F. Betz

UST Sequence Number: 227

City: Peterborough

State: New Hampshire

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 4287

(for Thrift Holding Companies)

FDIC Certificate Number: 34167

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 36,937

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 25,612

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 62,549

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Monarch Community Bank

Person to be contacted regarding this report:

Rebecca Crabill

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 447 |
| City: | Coldwater |
| State: | Michigan |
| RSSD: | 891673 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 29069 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 108,642

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 82,115

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 190,757

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MONUMENT BANK

Person to be contacted regarding this report:

KAREN C GRAU, CFO, 301-841-9595

UST Sequence Number: 600

City: BETHESDA

State: Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57942

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 46,523

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

INCLUDES RESIDENTIAL MORTGAGE LOANS HELD FOR SALE

Average Commercial Outstanding Balance (Thousands\$) 169,797

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

INCLUDES COMMERCIAL AND CONSTRUCTION SECURED BY 1-4 FAMILY RESIDENTIAL

Total Outstanding Balance (Thousands \$) 216,320

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Morrill Bancshares, Inc.

Person to be contacted regarding this report:

Rhonda McHenry

UST Sequence Number: 532

City: Merriam

State: Kansas

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 89,201

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 310,941

Average Commercial Outstanding Balance Key

This category includes commercial real estate loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 400,142

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Moscow Bancshares, Inc.

Person to be contacted regarding this report:

Tim Wilson

UST Sequence Number:

401

City:

Moscow

State:

Tennessee

RSSD:

109986

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

10308

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

81,664

Average Consumer Outstanding Balance Key

Loan balances are the outstanding balances at month end. The reports are based on call report codes, purpose of loans and collateral codes. Construction loans are excluded.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

45,231

Average Commercial Outstanding Balance Key

Loan balances are the outstanding balances at month end. The reports are based on call report codes, purpose of loans and collateral codes. Construction loans are excluded.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

126,895

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

MOUNTAIN VALLEY BANCSHARES INC

Person to be contacted regarding this report:

MARC GREENE

UST Sequence Number: 1293

City: CLEVELAND

State: Georgia

RSSD: 3353800

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57711

(for Depository Institutions)

Loan Activity For: Jan, 2012

Average Consumer Outstanding Balance (Thousands \$) 15,244

Average Consumer Outstanding Balance Key

includes consumer, consumer RE, HELOCs

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 85,802

Average Commercial Outstanding Balance Key

includes commercial, commercial RE, A & D & overdrafts

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 101,046

Total Outstanding Balance Key

based on gross amounts from monthly average balance report

Total Outstanding Balance Comment

all loans are made by subsidiary Mountain Valley Community Bank with the exception of one loan by the holding company in the amount of \$2,406

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

NARA BANCORP/NARA BANK

Person to be contacted regarding this report:

TAMMY JANG

UST Sequence Number: 88

City: LOS ANGELES

State: California

RSSD: 2961879

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 27530

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 13,475

Average Consumer Outstanding Balance Key

Auto Loans, home equity lines, check credit & revolving credit plans, and other installment loans. Overdrafts are also included.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,144,587

Average Commercial Outstanding Balance Key

Real estate, SBA, trade finance, commercial real estate and business loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,158,062

Total Outstanding Balance Key

Unearned fees and allowance for loan losses are not included . Loans held for sale amounting to \$23,657 are also excluded.

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

National Bancshares, Inc.

Person to be contacted regarding this report:

Daniel L. Westrope

UST Sequence Number: 544

City: Bettendorf

State: Iowa

RSSD: 2947882

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57918

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 86,171

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 566,438

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 652,609

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

National Penn Bancshares, Inc.

Person to be contacted regarding this report:

Roxanne Dittman

UST Sequence Number:

189

City:

Boyertown

State:

Pennsylvania

RSSD:

1117026

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

7414

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,833,337

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

3,489,850

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

5,323,187

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NBCAL BANCORP (National Bank of California)

Person to be contacted regarding this report:

G. Scott Peterson, EVP/CCO

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 301 |
| City: | Los Angeles |
| State: | California |
| RSSD: | 2925406 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 24108 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 25,892

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 251,163

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 277,055

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NBRS Financial Bank

Person to be contacted regarding this report:

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: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 60,424

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 160,335

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 220,759

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NC Bancorp, Inc.

Person to be contacted regarding this report:

Jeff Johnson, 773-475-2901

UST Sequence Number: 1262

City: Chicago

State: Illinois

RSSD: 1209305

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 21,514

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 171,593

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 193,107

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NEW HAMPSHIRE THRIFT BANCSHARES, INC.

Person to be contacted regarding this report:

LAURA JACOBI

UST Sequence Number: 228

City: NEWPORT

State: New Hampshire

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: 1476

(for Thrift Holding Companies)

FDIC Certificate Number: 31953

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 451,811

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 234,267

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 686,078

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

New York Private Bank & Trust Corporation

Person to be contacted regarding this report:

Steven Feinberg

UST Sequence Number: 524

City: New York

State: New York

RSSD: 3212091

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 3,203,358

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,894,425

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 5,097,783

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

NewBridge Bancorp

Person to be contacted regarding this report:

Bill Kosin (336)369-0924

UST Sequence Number:

141

City:

Greensboro

State:

North Carolina

RSSD:

1076002

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

167999

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

528,354

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

799,257

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,327,611

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

NewBridge Bank (the "Bank") extends credit to facilitate economic activity in support of communities, businesses and consumers in our footprint. In January 2011 the Bank originated \$17.3 million of loans.

As of January 31, 2011, the Bank held outstanding loans of \$1.33 billion, which is a decrease of \$10.9 million, or 0.8%, from December 31, 2010. The decrease in outstanding loans from December 2010 is primarily the result of loan payoffs and pay downs of existing loans in the normal course of business.

The Bank continues to make credit available to consumers and businesses in its market areas. During the month of January 2011, the Bank originated \$6.4 million in commercial and small business purpose loans,

\$1.2 million in home equity lines of credit, and \$0.7 million in consumer installment credit.

During the month of January 2011, the Bank originated \$9.0 million in residential loans to be sold in the secondary market or retained. All residential builders who are customers of the Bank have been contacted and provided information regarding specialized financing (rate of 4% fixed for 5 years; up to 95% financing; ¼% fee, no private mortgage insurance required) for consumers who are purchasing new construction homes which the builder has financed with the Bank. Thirty-five loans totaling \$8.1 million have been closed under this program.

The Bank has been able to achieve these results although its state and local economies continue to exhibit stress. As of December 31, 2010, preliminary unemployment rates in several of the Bank's significant operating markets exceed the national unemployment rate of 9.4%. This includes Davidson County with 11.1%, Pender County with 10.8%, Guilford County with 10.1% and Rockingham County with 12.1%.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Nicolet Bankshares, Inc.

Person to be contacted regarding this report:

Amy E, McClelland 920.430.7319

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 216 |
| City: | Green Bay |
| State: | Wisconsin |
| RSSD: | 3103603 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 93,827

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 426,474

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 520,301

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

North Central Bancshares, Inc.

Person to be contacted regarding this report:

David M. Bradley, CEO

UST Sequence Number: 336

City: Fort Dodge

State: Iowa

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: 5843

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 198,415

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 140,243

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 338,658

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

d) Average Consumer Loans Serviced by FFSB - \$134,248

e) Average Commercial Loans Services by FFSB - \$3,136

f) Total Loans & Loans Serviced by FFSB (sum of lines c through e) - \$476,042

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northeast Bank

Person to be contacted regarding this report:

Claire Bean / CFO

UST Sequence Number:

191

City:

Lewiston

State:

Maine

RSSD:

468806

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

219,987

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

153,048

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

373,035

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northern State Bank

Person to be contacted regarding this report:

Frank Greco

UST Sequence Number: 884

City: Closter

State: New Jersey

RSSD: 3404373

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58054

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 5,920

Average Consumer Outstanding Balance Key

Includes home equity lines and loans, other consumer loans (auto, personal, etc.) and 1-4 family residential mortgages.

Average Consumer Outstanding Balance Comment

Increases in home equity loans were offset by the pay off of two residential mortgage loans.

Average Commercial Outstanding Balance (Thousands\$) 49,264

Average Commercial Outstanding Balance Key

Includes business loans and lines, commercial mortgages and construction loans.

Average Commercial Outstanding Balance Comment

Overall commercial loans grew by \$2.8 million which was fueled by an increase of \$3.2 million in CRE loans. This increase offset a \$357 thousand decrease in C&I loans.

Total Outstanding Balance (Thousands \$) 55,184

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Market demand continues to be strong for CRE loans.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northway Bank

Person to be contacted regarding this report:

Richard P. Orsillo

UST Sequence Number:

581

City:

Berlin

State:

New Hampshire

RSSD:

2582827

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

182,389

Average Consumer Outstanding Balance Key

Internal Reporting - Includes resid mortgages

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

331,907

Average Commercial Outstanding Balance Key

Internal Reporting - Includes Municipal Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

514,296

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northwest Bancorporation, Inc. (Inland
Northwest Bank)

Person to be contacted regarding this report:

lmckernan@inb.com

UST Sequence Number:

739

City:

Spokane

State:

Washington

RSSD:

2088329

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

27601

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

36,760

Average Consumer Outstanding Balance Key

Includes Residential Mtg, Credit Cards, Consumer Construction, Home Equity, Auto, Other Secured and Non Secured Consumer Loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

247,529

Average Commercial Outstanding Balance Key

Includes Comm Real Estate Secured, Residential Commercial Real Estate Secured, Other Secured and Non Secured Commercial Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

284,289

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Northwest Commercial Bank

Person to be contacted regarding this report:

Kurt Graf

UST Sequence Number: 804

City: Lakewood

State: Washington

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57191

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 10,856

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

0 New Consumer Loans

Average Commercial Outstanding Balance (Thousands\$) 53,757

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

3 New Commercial Loans

Total Outstanding Balance (Thousands \$) 64,613

Total Outstanding Balance Key

Total Outstanding Balance Comment

3 New Money Loans

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Oak Valley Community Bank, Oak Valley Bancorp

Person to be contacted regarding this report:

Jeff Gall

| | |
|--------------------------------|------------|
| UST Sequence Number: | 205 |
| City: | Oakdale |
| State: | California |
| RSSD: | 3726440 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 33457 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 35,822

Average Consumer Outstanding Balance Key

Loans made by Subsidiary; Categories include: Single Family Residence Real Estate, Multi-Family Real Estate, Fresh Start Repayment Plans, Overdraft Non-business, Total Equity Lines of Credit, Installment Loans, Ready Reserve Personal

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 363,508

Average Commercial Outstanding Balance Key

Loans made by Subsidiary; Categories include: Total Construction Loans, Total Farmland Loans, Total Commercial Real Estate Loans, Total Agriculture Loans, Total Commercial & Industrial Loans, Overdraft Business, Ready Reserve Commercial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 399,330

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Ojai Community Bank

Person to be contacted regarding this report:

Suzanne Lagos

UST Sequence Number: 386

City: Ojai

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57850

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 36,454

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 47,787

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 84,241

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Old Second National Bank

Person to be contacted regarding this report:

Ted Becker

UST Sequence Number: 489

City: Aurora

State: Illinois

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 3603

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 345,620

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 0

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 0

Total Outstanding Balance Key

Total = 1,670,341

Total Outstanding Balance Comment

Auto sum is not working

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

One Georgia Bank

Person to be contacted regarding this report:

Joseph H. Breedon, Jr.

UST Sequence Number: 1196

City: Atlanta

State: Georgia

RSSD: 3442704

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58238

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 13,945

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 129,193

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 143,138

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

OneFinancial Corporation

Person to be contacted regarding this report:

Crickett Broomas 501-370-4541

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 1175 |
| City: | Little Rock |
| State: | Arkansas |
| RSSD: | 2571269 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 17800 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 78,988

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 297,139

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 376,127

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

OneUnited Bank

Person to be contacted regarding this report:

Kenneth Tse

UST Sequence Number:

97

City:

Boston

State:

Massachusetts

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

23966

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

289,066

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\$)

37,171

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 \$)

326,237

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

OREGON BANCORP, INC (WILLAMETTE VALLEY BANK)

Person to be contacted regarding this report:

SHARON J BORDEAUX 503-763-6341

UST Sequence Number: 811

City: SALEM

State: Oregon

RSSD: 3823198

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57033

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 23,044

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 69,255

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 92,299

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Willamette Valley Bank originated and sold \$16,203,322.80 1-4 Family Loans in January, 2011

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

OSB Financial Services, Inc.; Orange Savings
Bank, ssb

Person to be contacted regarding this report:

Gracie Henry, Cashier

| | |
|--------------------------------|---------|
| UST Sequence Number: | 556 |
| City: | Orange |
| State: | Texas |
| RSSD: | 2950257 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 30696 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 133,228

Average Consumer Outstanding Balance Key

Consumer loans reflect the consumer/1-4 family loans made by the subsidiary and not the holding company. They are reported gross of loans in process.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 103,221

Average Commercial Outstanding Balance Key

Commercial loans reflect the commercial/construction loans made by the subsidiary and not the holding company. They are reported gross of loans in process.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 236,449

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific City Financial Corporation / Pacific City Bank

Person to be contacted regarding this report:

Timothy Chang

UST Sequence Number:

142

City:

Los Angeles

State:

California

RSSD:

3595084

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57463

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

49,764

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

406,438

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

456,202

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pacific Commerce Bank

Person to be contacted regarding this report:

James T. Moran, AVP & Loan Servicing Manager

UST Sequence Number: 162

City: Los Angeles

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57065

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 28,644

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 118,210

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 146,854

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Park Bancorporation, Inc.

Person to be contacted regarding this report:

Robert H. Laux

UST Sequence Number:

887

City:

Madison

State:

Wisconsin

RSSD:

1209716

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

132,691

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

536,666

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

669,357

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Park National Corporation

Person to be contacted regarding this report:

John W. Kozak, CFO

UST Sequence Number: 174

City: Newark

State: Ohio

RSSD: 1142336

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,925,451

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,808,767

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,734,218

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Park National Corporation experienced an increase in the average balance of loans of \$8.7 million for the month of January, compared to the month of December. The average balance of consumer loans increased by \$10.2 million, and the average balance of commercial loans decreased by \$1.5 million. The demand for consumer real estate loans continued to be strong in the month of January.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Parke Bancorp Inc

Person to be contacted regarding this report:

Gil R. Eubank

UST Sequence Number: 266

City: Sewell

State: New Jersey

RSSD: 3347292

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 94,831

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 545,500

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 640,331

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Parkvale Financial Corporation

Person to be contacted regarding this report:

Gilbert A. Riazzi

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 346 |
| City: | Monroeville |
| State: | Pennsylvania |
| RSSD: | |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | H1236 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 30237 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 830,364

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 206,287

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,036,651

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PASCACK COMMUNITY BANK, (PASCACK
BANCORP, INC.)

Person to be contacted regarding this report:

GEORGE NIEMCZYK, EVP

UST Sequence Number:

691

City:

WESTWOOD

State:

New Jersey

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57215

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

49,127

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

190,734

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

239,861

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Patapsco Bancorp Inc. (The Patapsco Bank)

Person to be contacted regarding this report:

William C. Wiedel, Jr.

UST Sequence Number: 289

City: Dundalk

State: Maryland

RSSD: 2384508

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 30869

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 72,646

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 123,208

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 195,854

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Overall loan demand continues to be weak.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pathfinder Bancorp, Inc. - Subsidiary Bank -
Pathfinder Bank

Person to be contacted regarding this report:

James A. Dowd, SVP, CFO

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1304 |
| City: | Oswego |
| State: | New York |
| RSSD: | 2596776 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | 3708 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 15977 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 176,803

Average Consumer Outstanding Balance Key

1-4 Family Real Estate Secured, HE LOC and other consumer loans

Average Consumer Outstanding Balance Comment

Based on internal and external financial reporting classifications.

Average Commercial Outstanding Balance (Thousands\$) 108,622

Average Commercial Outstanding Balance Key

Commercial Real Estate, Municipal Loans, Participation Loans, LOC, Secured and Unsecured

Average Commercial Outstanding Balance Comment

Based on internal and external financial reporting classifications

Total Outstanding Balance (Thousands \$) 285,425

Total Outstanding Balance Key

Average End of Month Balances

Total Outstanding Balance Comment

All loans are net of related deferred fees and costs.

General Market Commentary

The average balance of loans increased \$1.6 million from the prior month. This was attributable to increases of \$1.2 million and \$367,000 in the average balance of consumer loans and commercial loans, respectively. New loan originations for the month of January totaled \$7.2 million and consisted of \$4.7 million in consumer loans and \$2.5 million in commercial loans. Portfolio growth was offset by \$6.9 million of normal amortization and prepayments.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pathway Bancorp-Pathway Bank

Person to be contacted regarding this report:

Thomas A. Emerton

UST Sequence Number:

753

City:

Cairo

State:

Nebraska

RSSD:

3304361

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

1992

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

12,700

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

86,192

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

98,892

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Patriot Bankshares, Inc.

Person to be contacted regarding this report:

Matthew Dotson, Credit Risk Specialist

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: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 99,974

Average Consumer Outstanding Balance Key

Includes the following accounts from our General Ledger: 10010 Consumer Real Estate, 13140 Home Equity Line of Credit, 13275 Consumer Construction, and 13310 Total Consumer Loans plus the average balance on the Patriot Bank Mortgage Line.

Average Consumer Outstanding Balance Comment

Note that all balances exclude "Total Other Loans" which are not yet classified between consumer and commercial. These consist primarily of Loans in Process. The average monthly balance of "13470 Total Other Loans" (in thousands) was \$4,585 in June, \$8,688 in July, \$2,459 in August, and \$4,374 in September.

Average Commercial Outstanding Balance (Thousands\$) 877,049

Average Commercial Outstanding Balance Key

Calculated by netting average consumer loans from gross loans. Specifically, account "13480-Total Gross Loans" less account "13470 Total Other Loans" less total average consumer loans calculated above.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 977,023

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Patterson State Bank

Person to be contacted regarding this report:

Robert Marcell

UST Sequence Number: 864

City: Patterson

State: Louisiana

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 12609

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 93,542

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 45,892

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 139,434

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Peapack-Gladstone Financial Corporation

Person to be contacted regarding this report:

Susan Smith 908-719-6548

UST Sequence Number:

125

City:

Bedminster

State:

New Jersey

RSSD:

23706

(for Bank Holding Companies)

Holding Company Docket Number:

N/A

(for Thrift Holding Companies)

FDIC Certificate Number:

11035

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

481,348

Average Consumer Outstanding Balance Key

Consists of : Residential Mortgage Loans, Residential Construction Mortgage Loans, Purchased Loans net of discount, Loans Held for Sale, Installment Loans, Home Equity Loans, Personally Reserved Loans, and Overdrafts.

Average Consumer Outstanding Balance Comment

Total new money from residential mortgages in January was \$14,500M of which \$3,454M were sold.

Average Commercial Outstanding Balance (Thousands\$)

443,875

Average Commercial Outstanding Balance Key

Consists of : Commercial Mortgage Loans, Commercial Loans, Commercial Construction Loans, and Commercial Tax Exempt Loans.

Average Commercial Outstanding Balance Comment

Total new money from commercial loans made in January was \$1,320M.

Total Outstanding Balance (Thousands \$)

925,223

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Peoples Bancorp

Person to be contacted regarding this report:

Lisa Holleman

UST Sequence Number: 632

City: Lynden

State: Washington

RSSD: 1030947

(for Bank Holding Companies)

Holding Company Docket Number: n/a

(for Thrift Holding Companies)

FDIC Certificate Number: 6158

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 335,443

Average Consumer Outstanding Balance Key

Consumer + Mortgage

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 598,395

Average Commercial Outstanding Balance Key

Commercial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 933,838

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Peoples Bancorp of North Carolina, Inc.

Person to be contacted regarding this report:

A. Joseph Lampron, EVP/CFO
(jlampron@peoplesbanknc.com)

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 329 |
| City: | Newton |
| State: | North Carolina |
| RSSD: | 2818245 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 5956 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 253,511

Average Consumer Outstanding Balance Key

General Ledger MTD average balance

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 475,428

Average Commercial Outstanding Balance Key

General Ledger MTD average balance

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 728,939

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PEOPLES BANCSHARES OF TN, INC.

Person to be contacted regarding this report:

LEONARD BLEVINS

UST Sequence Number:

865

City:

MADISONVILLE

State:

Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

116,836

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

50,241

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

167,077

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

PeoplesSouth Bancshares, Inc.

Person to be contacted regarding this report:

Pam Pickle, Accounting Officer

| | |
|--------------------------------|----------|
| UST Sequence Number: | 950 |
| City: | Colquitt |
| State: | Alabama |
| RSSD: | 1866155 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 21292 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 106,143

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 233,624

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 339,767

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

PFSB BANCORPORATION, INC

Person to be contacted regarding this report:

NORMA J. SLETTELAND

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 1335 |
| City: | PIGEON FALLS |
| State: | Wisconsin |
| RSSD: | 13030 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 13030 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 6,605

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 37,758

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 44,363

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pinnacle Bank, Pinnacle Bank Holding Company, Inc.

Person to be contacted regarding this report:

Randy Graber, CFO (Pending)

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 781 |
| City: | Orange City |
| State: | Florida |
| RSSD: | 3458040 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 34908 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 14,123

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 127,694

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 141,817

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Pinnacle Financial Partners, Inc./Pinnacle
National Bank

Person to be contacted regarding this report:

Gary E. Green

UST Sequence Number: 184

City: Nashville

State: Tennessee

RSSD: 2925657

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35583

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 750,030

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,437,154

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,187,184

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

PlainsCapital Corporation

Person to be contacted regarding this report:

Darrell G. Adams

| | |
|--------------------------------|---------|
| UST Sequence Number: | 41 |
| City: | Dallas |
| State: | Texas |
| RSSD: | 1247893 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 593,443

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,522,104

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,115,547

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PLUMAS BANCORP

Person to be contacted regarding this report:

BRANDY CEDILLOS

UST Sequence Number:

359

City:

QUINCY

State:

California

RSSD:

3098576

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

23275

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

94,221

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

218,071

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

312,292

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

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:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

10,196,034

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\$)

15,837,199

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 \$)

26,033,233

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Porter Bancorp, Inc. and PBI Bank

Person to be contacted regarding this report:

C. Bradford Harris

UST Sequence Number: 60

City: Louisville

State: Kentucky

RSSD: 1249712

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 9314

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 354,482

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 947,289

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,301,771

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Prairie Star Bancshares, Inc. / Bank of the
Prairie

Person to be contacted regarding this report:

Robert M. Wiley, CEO

UST Sequence Number: 940

City: Olathe

State: Kansas

RSSD: 1058624

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4626

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 19,961

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 50,169

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 70,130

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PREMIER BANK HOLDING COMPANY

Person to be contacted regarding this report:

LINDA PALMER

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 867 |
| City: | TALLAHASSEE |
| State: | Florida |
| RSSD: | 2815468 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 33992 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 67,965

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes Residential Lns-HFS

Average Commercial Outstanding Balance (Thousands\$) 182,498

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 250,463

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Premier Financial Bancorp, Inc.

Person to be contacted regarding this report:

Brien Chase, Senior Vice President

UST Sequence Number: 1078

City: Huntington

State: West Virginia

RSSD: 2007647

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 227,930

Average Consumer Outstanding Balance Key

Consumer Purpose Loans including installment loans, mortgages, credit cards and individual revolving lines of credit.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 493,636

Average Commercial Outstanding Balance Key

Commercial Purpose Loans including

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 721,566

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Premier Financial Corp.

Person to be contacted regarding this report:

Patrick J. Niemer, SVP/CFO

UST Sequence Number:

932

City:

Dubuque

State:

Iowa

RSSD:

2687124

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

27,774

Average Consumer Outstanding Balance Key

Dubuque

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

154,749

Average Commercial Outstanding Balance Key

Dubuque

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

182,523

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PremierWest Bancorp

Person to be contacted regarding this report:

Blake Thurman

UST Sequence Number: 562

City: Medford

State: Oregon

RSSD: 2867542

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 32975

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 107,352

Average Consumer Outstanding Balance Key

Res RE + Consumer + Fin Co

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 865,278

Average Commercial Outstanding Balance Key

CRE+Const+Cmml+Ag+OD+LO+Gov't G'tee+Tax Bene

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 972,630

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

New loans of \$1.6 million were closed in January 2011.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Presidio Bank

Person to be contacted regarding this report:

Edward Murphy

UST Sequence Number:

165

City:

San Francisco

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58325

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

17,961

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

237,504

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

255,465

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Princeton National Bancorp (Citizens First National Bank)

Person to be contacted regarding this report:

Todd D. Fanning, EVP & COO/CFO

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 372 |
| City: | Princeton |
| State: | Illinois |
| RSSD: | 1207900 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 3731 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 159,018

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 457,070

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 616,088

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PrivateBancorp, Inc.

Person to be contacted regarding this report:

Leonard Wiatr, Chief Risk Officer

UST Sequence Number:

332

City:

Chicago

State:

Illinois

RSSD:

1839319

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

859,698

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

8,542,680

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

9,402,378

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Consumer loans include residential real estate loans, home equity loans and personal loans. Commercial Loans include commercial and industrial loans, commercial real estate loans and construction loans. The totals in each category include loans classified as covered assets, which were acquired in connection with an FDIC-assisted transaction.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Providence Bank

Person to be contacted regarding this report:

Ted Whitehurst or Gail Cheshire

UST Sequence Number: 1215

City: Rocky Mount

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58239

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 13,473

Average Consumer Outstanding Balance Key

Includes mortgage loans, home equity lines, residential construction loans, and other consumer loans, including overdraft loans, net of unearned income, not including loans in process

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 129,215

Average Commercial Outstanding Balance Key

Includes commercial installment, single pay, lines of credit, construction, net of unearned income, not including loans in process, including nonaccrual

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 142,688

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PROVIDENT COMMUNITY BANCSHARES, INC

Person to be contacted regarding this report:

RICHARD H. FLAKE, EVP/CFO

UST Sequence Number:

918

City:

ROCK HILL

State:

South Carolina

RSSD:

24420

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

28997

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

60,312

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

144,858

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

205,170

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Puget Sound Bank

Person to be contacted regarding this report:

Philip Mitterling

UST Sequence Number: 424

City: Bellevue

State: Washington

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57955

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 15,511

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 163,514

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 179,025

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

PULASKI BANK

Person to be contacted regarding this report:

Christine A. Munro

UST Sequence Number:

507

City:

St. Louis

State:

Missouri

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H 3185

(for Thrift Holding Companies)

FDIC Certificate Number:

30284

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

462,239

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

597,673

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,059,912

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

DOES NOT INCLUDE AVERAGE BALANCE OF MORTGAGE WAREHOUSE LOANS ORIGINATED AND HELD FOR SALE TOTALING \$189.3 MILLION

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

QCR Holdings, Inc.

Person to be contacted regarding this report:

Jennifer L. Hogue/QCRH Assistant Controller

UST Sequence Number: 287

City: Moline

State: Illinois

RSSD: 2125813

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 156,719

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,009,541

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,166,260

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

RANDOLPH BANK AND TRUST COMPANY

Person to be contacted regarding this report:

KATHY HOMILLER

UST Sequence Number: 1339

City: ASHEBORO

State: North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 22746

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 55,527

Average Consumer Outstanding Balance Key

Gross of loans in process

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 144,920

Average Commercial Outstanding Balance Key

Gross of loans in process

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 200,447

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

RCB FINANCIAL CORPORATION

Person to be contacted regarding this report:

MELISSA Y. DEEMS

| | |
|--------------------------------|---------|
| UST Sequence Number: | 1248 |
| City: | ROME |
| State: | Georgia |
| RSSD: | 3923539 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 58289 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 22,238

Average Consumer Outstanding Balance Key

Monthend balance/loans made by the subsidiary and not the holding company

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 136,995

Average Commercial Outstanding Balance Key

Monthend balance/loans made by the subsidiary and not the holding company

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 159,233

Total Outstanding Balance Key

Monthend balance/loans made by the subsidiary and not the holding company

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Redwood Financial/HomeTown Bank

Person to be contacted regarding this report:

Dean Toft

UST Sequence Number:

199

City:

Redwood Falls

State:

Minnesota

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H2478

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

45,327

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

82,900

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

128,227

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Regent Bancorp, Inc.

Person to be contacted regarding this report:

Pamela Joy Owens, CFO 864-678-4735

UST Sequence Number: 868

City: Davie

State: Florida

RSSD: 2891006

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 79,715

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Includes De-Novo opened 4/14/09

Average Commercial Outstanding Balance (Thousands\$) 335,267

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Includes De-Novo opened 4/14/09

Total Outstanding Balance (Thousands \$) 414,982

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Regent Bank (Regent Capital Corporation is the Holding Company)

Person to be contacted regarding this report:

Jerry Hensley

UST Sequence Number:

727

City:

Nowata

State:

Oklahoma

RSSD:

3632000

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

4160

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

37,671

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

81,169

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

118,840

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Regents Bancshares, Inc.

Person to be contacted regarding this report:

Randy M. Krenelka

UST Sequence Number:

541

City:

Vancouver

State:

Washington

RSSD:

3030679

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

57177

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

16,865

Average Consumer Outstanding Balance Key

includes consumer term loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

217,019

Average Commercial Outstanding Balance Key

includes commercial term loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

233,884

Total Outstanding Balance Key

Total Outstanding Balance Comment

Total loans originated during month = \$6,570 in commitment amount and \$4,830 in new outstanding balances. Originations were offset by payoffs totaling \$679, with the bulk of the remaining variance caused by paydowns and draws on existing lines of credit.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

REGIONAL BANKSHARES INC./HERITAGE
COMMUNITY BANK

Person to be contacted regarding this report:

TODD BUDDIN

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 620 |
| City: | HARTSVILLE |
| State: | South Carolina |
| RSSD: | 2954415 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | N/A |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35076 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 15,941

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 64,907

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 80,848

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Reliance Bancshares, Inc.

Person to be contacted regarding this report:

David Franke

UST Sequence Number:

595

City:

Frontenac

State:

Missouri

RSSD:

2787118

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

72,396

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

890,385

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

962,781

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Ridgestone Financial Services, Inc (Ridgestone Bank)

Person to be contacted regarding this report:

Jessica Fritz

UST Sequence Number:

655

City:

Brookfield

State:

Wisconsin

RSSD:

3443774

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34101

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

8,357

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

347,890

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

356,247

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

In January 2010 we originated \$8.1 million of new loans. Included in these originations are six SBA loans. In addition to our originations, we renewed credit in the amount of \$8.8 million.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

River Valley Bancorporation, Inc. River Valley Bank

Person to be contacted regarding this report:

Jay Wittman

UST Sequence Number: 1216

City: Wausau

State: Wisconsin

RSSD: 1209426

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 19772

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 184,499

Average Consumer Outstanding Balance Key

1-4 family loans, loans held for sale, HELOC, overdrafts, and other consumer loans

Average Consumer Outstanding Balance Comment

The Bank is seeing a decrease in the demand for consumer loans. The Bank is hopeful demand will increase in Spring.

Average Commercial Outstanding Balance (Thousands\$) 573,925

Average Commercial Outstanding Balance Key

Commercial and Commercial Real Estate loans

Average Commercial Outstanding Balance Comment

The Bank's commercial loan pipeline is relatively weak.

Total Outstanding Balance (Thousands \$) 758,424

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

RIVERSIDE BANCSHARES, INC.

Person to be contacted regarding this report:

STEPHEN C DAVIS

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 1060 |
| City: | LITTLE ROCK |
| State: | Arkansas |
| RSSD: | 2155342 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 93 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 26,143

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 26,106

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 52,249

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Rogers Bancshares, Inc. (Metropolitan National Bank)

Person to be contacted regarding this report:

Jeff Stevenson

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 501 |
| City: | Little Rock |
| State: | Arkansas |
| RSSD: | 2066886 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 20280 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 48,721

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 707,571

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 756,292

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Royal Bancshares of Pennsylvania

Person to be contacted regarding this report:

Robert A. Kuehl

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)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

31,630

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

509,687

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

541,317

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

S&T Bancorp, Inc.

Person to be contacted regarding this report:

Sarah Hvizdak (724)-427-2348

UST Sequence Number:

347

City:

Indiana

State:

Pennsylvania

RSSD:

1071397

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

965,127

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

2,383,399

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

3,348,526

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Salisbury Bancorp, Inc. the holding company for
Salisbury Bank and Trust Company

Person to be contacted regarding this report:

Geoffrey A. Talcott

| | |
|--------------------------------|------------|
| UST Sequence Number: | 366 |
| City: | Lakeville |
| State: | Conneticut |
| RSSD: | 2693273 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 18467 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 218,383

Average Consumer Outstanding Balance Key

Month end numbers

Average Consumer Outstanding Balance Comment

Increase over previous

Average Commercial Outstanding Balance (Thousands\$) 144,634

Average Commercial Outstanding Balance Key

Month end numbers

Average Commercial Outstanding Balance Comment

Flat performance

Total Outstanding Balance (Thousands \$) 363,017

Total Outstanding Balance Key

Month end numbers

Total Outstanding Balance Comment

Overall increase YTD

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Santa Clara Valley Bank

Person to be contacted regarding this report:

Annette Engelhart

UST Sequence Number: 540

City: Santa Paula

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34806

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 10,829

Average Consumer Outstanding Balance Key

Monthend report

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 73,040

Average Commercial Outstanding Balance Key

Monthend report

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 83,869

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

SANTA LUCIA BANK

Person to be contacted regarding this report:

CLAUDYA ROSS

UST Sequence Number:

168

City:

ATASCADERO

State:

California

RSSD:

3403778

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

15,149

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

172,490

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

187,639

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SBT Bancorp, Inc. (Simsbury Bank & Trust Company)

Person to be contacted regarding this report:

Anthony F. Bisceglia, EVP & CFO

UST Sequence Number:

151

City:

Simsbury

State:

Conneticut

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

33999

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

154,159

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

49,902

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

204,061

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Seacoast Banking Corporation of Florida

Person to be contacted regarding this report:

William Hahl

UST Sequence Number:

175

City:

Stuart

State:

Florida

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

1085013

(for Thrift Holding Companies)

FDIC Certificate Number:

131

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

598,377

Average Consumer Outstanding Balance Key

Includes direct and indirect installment loans, revolving home equity and unsecured lines of credit, and residential permanent and construction loans.

Average Consumer Outstanding Balance Comment

New Loans Jan: Installment - \$936; Revolving - \$490; Residential - \$12,001

Average Commercial Outstanding Balance (Thousands\$)

649,362

Average Commercial Outstanding Balance Key

Includes commercial and commercial real estate loans.

Average Commercial Outstanding Balance Comment

New Loans Dec: \$172

Total Outstanding Balance (Thousands \$)

1,247,739

Total Outstanding Balance Key

Total Outstanding Balance Comment

Average Loan Outstandings declined in Jan- \$9,676

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Seacoast Commerce Bank

Person to be contacted regarding this report:

William Roche

UST Sequence Number:

181

City:

Chula Vista

State:

California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,800

Average Commercial Outstanding Balance Key

Loans to individuals for Commercial Real Estate (CRE)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,800

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Security Business Bancorp

Person to be contacted regarding this report:

Pamela Schock, EVP & CFO

UST Sequence Number:

143

City:

San Diego

State:

California

RSSD:

3637863

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

18,091

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

149,441

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

167,532

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SECURITY STATE BANCSHARES, INC.

Person to be contacted regarding this report:

JEFFREY D. BARKER, CFO

UST Sequence Number:

763

City:

CHARLESTON

State:

Missouri

RSSD:

1248573

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

176,056

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

316,928

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

492,984

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Severn Bancorp, Inc. (Severn Savings Bank, FSB)

Person to be contacted regarding this report:

Thomas G. Bevivino

UST Sequence Number:

71

City:

Annapolis

State:

Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

H1799

(for Thrift Holding Companies)

FDIC Certificate Number:

32367

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

553,918

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Consumer loans include all loans with residential property as collateral, loans to individuals with other non-commercial collateral, and all unsecured loans to individuals

Average Commercial Outstanding Balance (Thousands\$)

307,503

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Commercial loans include all loans with commercial property or other business assets as collateral, and unsecured loans to corporations, partnerships, sole proprietorships, and other business enterprises

Total Outstanding Balance (Thousands \$)

861,421

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SouthCrest Financial Group, Inc. (Bank of Upson)

Person to be contacted regarding this report:

Doug Hertha

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 1210 |
| City: | Peachtree City |
| State: | Georgia |
| RSSD: | 2497202 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 17041 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 157,101

Average Consumer Outstanding Balance Key

Incl 1-4 Fam Res., home equity

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 204,135

Average Commercial Outstanding Balance Key

Incl Commercial, nonres.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 361,236

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Southern Community Financial Corporation

Person to be contacted regarding this report:

Dee Branning

UST Sequence Number:

105

City:

Winston-Salem

State:

North Carolina

RSSD:

2981831

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34321

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

230,753

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

896,518

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,127,271

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Southern First Bancshares, Inc., Southern First Bank, National Association

Person to be contacted regarding this report:

Julie Fairchild

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 701 |
| City: | Greenville |
| State: | South Carolina |
| RSSD: | 2849801 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35295 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 148,068

Average Consumer Outstanding Balance Key

Loans reflect loans made by our subsidiary and not the holding company. Includes Consumer Real estate and "other" Consumer loans as well as Credit Lines.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 425,742

Average Commercial Outstanding Balance Key

Loans reflect loans made by our subsidiary and not the holding company. Includes Commercial Real Estate Loans and Commercial Business loans as well as Loan Suspense, overdrafts, and net FASB fees.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 573,810

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SouthFirst Bancshares, Inc (Holding Company)
SouthFirst Bank (Thrift Subsidiary)

Person to be contacted regarding this report:

Rick Taylor

UST Sequence Number:

1221

City:

Sylacauga

State:

Alabama

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

66,310

Average Consumer Outstanding Balance Key

net of lip and ALLL

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

33,080

Average Commercial Outstanding Balance Key

net of lip and ALLL

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

99,390

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Southwest Bancorp, Inc

Person to be contacted regarding this report:

Steve Gobel

UST Sequence Number:

114

City:

Stillwater

State:

Oklahoma

RSSD:

1062621

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

142,030

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

2,268,829

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,410,859

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Sovereign Bancshares, Inc.

Person to be contacted regarding this report:

R. Michael Russell

UST Sequence Number: 910

City: Dallas

State: Texas

RSSD: 3269602

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 35,726

Average Consumer Outstanding Balance Key

FDIC call codes 1C1, 1C2A, 1C2B, 6B, 6C

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 405,482

Average Commercial Outstanding Balance Key

FDIC call codes 1A1, 1A2, 1B, 1D, 1E1, 1E2, 4A, 9A

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 441,208

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SpiritBank

Person to be contacted regarding this report:

Trevor Kelly (stkelly@spiritbank.com/405-775-1128)

UST Sequence Number: 1009

City: Tulsa

State: Oklahoma

RSSD: 1062135

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4048

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 306,273

Average Consumer Outstanding Balance Key

Loans to individuals for household, family and other personal expenditures, Loans secured by 1-4 family residential properties

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 791,360

Average Commercial Outstanding Balance Key

CRE Loans including 1-4 family residential construction, C&I Loans, Loans secured by farmland, Loans to finance agricultural production and other loans to farmers.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,097,633

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

St. Johns Bancshares, Inc.

Person to be contacted regarding this report:

Brad Muhlke, Senior V.P. (314) 428-1059, Ext. 3494

UST Sequence Number: 751
City: Saint Louis
State: Missouri
RSSD: 1096587
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number:
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 36,684

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 191,635

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 228,319

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Standard Bancshares, Inc.

Person to be contacted regarding this report:

Scott Smits

UST Sequence Number: 1114

City: Hickory Hills

State: Illinois

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 232,353

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

During the month of January we originated 16 consumer loans with \$1,084,942 in total commitments

Average Commercial Outstanding Balance (Thousands\$) 1,443,293

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

During the month of January we originated 9 new commercial loans with \$5,427,448 in commitments.

Total Outstanding Balance (Thousands \$) 1,675,646

Total Outstanding Balance Key

Total Outstanding Balance Comment

Total loans were down sharply from prior months due to significant charge-offs taken during December 2010, also there were some additional charge-offs taken after this report was generated for December.

General Market Commentary

During the month of January we originated 16 new consumer loans with total commitments of \$4,316,310. We also originated 71 mortgage loans totaling \$14,534,157 that will be sold in the secondary market. There were 9 consumer loans renewed with total commitments of \$1,079,040. During January we originated 9 new commercial loans with total commitments of \$5,427,448 and we renewed 9 commercial loans with total commitments of \$18,968,844. We continue to see increased opportunities for new business loans. We continue to see our loan portfolio shrink due to reductions in our construction and development loans which we are trying to reduce for regulatory purposes.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

State Bank of Bartley

Person to be contacted regarding this report:

Kipp L. Kester

UST Sequence Number: 944

City: Bartley

State: Nebraska

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N.A.

(for Thrift Holding Companies)

FDIC Certificate Number: 8321

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 619

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 52,838

Average Commercial Outstanding Balance Key

All Non Personal Loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 53,457

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

State Bank of Long Island (State Bancorp Inc.)

Person to be contacted regarding this report:

Patricia Schaubeck

UST Sequence Number:

146

City:

Jericho

State:

New York

RSSD:

1138861

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

19695

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

90,475

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,041,272

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,131,747

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

State Bankshares, Inc.

Person to be contacted regarding this report:

Blake Nelson - SVP/Controller

UST Sequence Number:

477

City:

Fargo

State:

North Dakota

RSSD:

1417333

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

292,384

Average Consumer Outstanding Balance Key

Includes residential mortgages, home equity loans, personal, direct and indirect auto, and other consumer loans

Average Consumer Outstanding Balance Comment

Consumer non-RE loans were down \$1 million in January and consumer RE loans were down \$1.8 million. With the purchase of Bell Mortgage, residential mortgage loans were up \$14 million.

Average Commercial Outstanding Balance (Thousands\$)

1,500,755

Average Commercial Outstanding Balance Key

Includes C&I, Small Business, Commercial Real Estate, Ag and Lease Loans

Average Commercial Outstanding Balance Comment

In total, commercial loans were flat for January. Commercial RE loans, mostly multi-family, were up \$9 million and commercial non-RE loans were down about \$9 million.

Total Outstanding Balance (Thousands \$)

1,793,139

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

State Bank & Trust recently purchased the assets of Bell Mortgage, a 130 year old Mortgage company out of Minneapolis, MN. Bell Mortgage originated over \$1 billion in home mortgages last year.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Steele Street Bank & Trust

Person to be contacted regarding this report:

Frank J Babnik 303-877-6046

| | |
|--------------------------------|----------|
| UST Sequence Number: | 1316 |
| City: | Denver |
| State: | Colorado |
| RSSD: | |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 57575 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 3,288

Average Consumer Outstanding Balance Key

Consumer

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 29,577

Average Commercial Outstanding Balance Key

Commercial

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 32,865

Total Outstanding Balance Key

Total

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

StellarOne Corporation

Person to be contacted regarding this report:

Jeffrey W. Farrar, CFO

UST Sequence Number:

237

City:

Charlottesville

State:

Virginia

RSSD:

2502049

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

796,373

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,293,344

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,089,717

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Sterling Bancorp

Person to be contacted regarding this report:

Ronald Ferraro

UST Sequence Number: 299

City: New York

State: New York

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 137,646

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,131,813

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,269,459

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Sterling Financial Corporation

Person to be contacted regarding this report:

Shawna Manion

UST Sequence Number:

183

City:

Spokane

State:

Washington

RSSD:

3152245

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,659,069

Average Consumer Outstanding Balance Key

Includes Residential Mortgages and Consumer Loans (less confirmed losses)

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

4,114,441

Average Commercial Outstanding Balance Key

Includes Income Property, Construction, Commercial Loans (less confirmed losses)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

5,773,510

Total Outstanding Balance Key

Includes Held for Sale but, does not include ALLL and discounts.

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Stewardship Financial Corporation

Person to be contacted regarding this report:

Claire M. Chadwick

UST Sequence Number: 380

City: Midland Park

State: New Jersey

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 26390

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 103,324

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 355,348

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 458,672

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Average Consumer Loan figure for January-11 includes \$9,566 of mortgage loans held for sales compared to \$10,751 for December-10.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Stonebridge Bank (Stonebridge Financial Corp)

Person to be contacted regarding this report:

Thomas L Mennie

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 559 |
| City: | West Chester |
| State: | Pennsylvania |
| RSSD: | 2754334 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35077 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 34,846

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 233,415

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 268,261

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Suburban Illinois Bancorp, Inc./Suburban Bank
& Trust

Person to be contacted regarding this report:

Wayne Pavlicek

UST Sequence Number: 1289

City: Elmhurst

State: Illinois

RSSD: 2327541

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 20443

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 66,708

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 376,148

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Several Larger Payoffs

Total Outstanding Balance (Thousands \$) 442,856

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Summit State Bank

Person to be contacted regarding this report:

Dennis Kelley, CFO

UST Sequence Number: 148

City: Santa Rosa

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 32203

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 57,137

Average Consumer Outstanding Balance Key

(DMI + type 11+ consumer)

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 225,155

Average Commercial Outstanding Balance Key

(all other not included above)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 282,292

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Superior Bancorp (Superior Bank), Birmingham,
Alabama

Person to be contacted regarding this report:

James A. White

| | |
|--------------------------------|------------|
| UST Sequence Number: | 112 |
| City: | Birmingham |
| State: | Alabama |
| RSSD: | |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | H4235 |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 17750 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 730,547

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 1,593,033

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,323,580

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

SV Financial, Inc. (Sauk Valley Bank & Trust)

Person to be contacted regarding this report:

Shellie Knox

UST Sequence Number: 1079

City: Sterling

State: Illinois

RSSD: 3093919

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35131

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 27,509

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 114,252

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 141,761

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Sword Financial Corporation and Horicon Bank

Person to be contacted regarding this report:

Byron A. Pyzik, SVP, Horicon Bank 920-485-7329

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 1145 |
| City: | Horicon |
| State: | Wisconsin |
| RSSD: | 1202883 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 11236 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 111,373

Average Consumer Outstanding Balance Key

Includes: 1-4 family residential mortgages (including those held for sale), construction, home equity, credit card and other consumer loans for personal expenditure.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 360,398

Average Commercial Outstanding Balance Key

Includes: commercial, commercial real estate & construction, agricultural, municipal and others

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 471,771

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Synovus Financial Corp.

Person to be contacted regarding this report:

Brett Willis (706)644-2716

| | |
|--------------------------------|----------|
| UST Sequence Number: | 100 |
| City: | Columbus |
| State: | Georgia |
| RSSD: | 1078846 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 4,038,237

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 17,514,810

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 21,553,047

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(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: | Boise |
| State: | Idaho |
| RSSD: | 3338861 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 34296 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 42,439

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 143,079

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 185,518

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Syringa bank has managed sustained balances in consumer loan totals, which requires generating a fair amount of business just to offset principal pay-down, maturity, and refinance activity. Much of the commercial loan decrease has come in the construction and development portfolio, which has experienced very little demand to replace maturing and non-performing loan reductions.

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

TAYLOR CAPITAL GROUP

Person to be contacted regarding this report:

Christine Noone

UST Sequence Number: 83

City: Rosemont

State: Illinois

RSSD: 2495039

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 22599

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 359,647

Average Consumer Outstanding Balance Key

Includes residential mortgage loans, home equity lines of credit, home equity loans, and other consumer loans.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,673,939

Average Commercial Outstanding Balance Key

Includes commercial and industrial loans, loans secured by commercial real estate and loans for commercial and residential construction and land development.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 3,033,586

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TCB Corporation

Person to be contacted regarding this report:

Karen M. King

UST Sequence Number: 1314

City: Greenwood

State: South Carolina

RSSD: 271529

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 9155

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 78,925

Average Consumer Outstanding Balance Key

Data as of month-end; includes Consumer, Mortgage, Mortgages Held for Sale, FPM, Purchase Fixed Rate Mortgages

Average Consumer Outstanding Balance Comment

Loans made by Countybank (subsidiary of TCB Corporation)

Average Commercial Outstanding Balance (Thousands\$) 99,336

Average Commercial Outstanding Balance Key

Data as of month-end; includes Commercial RE and Commercial

Average Commercial Outstanding Balance Comment

Loans made by Countybank (subsidiary of TCB Corporation)

Total Outstanding Balance (Thousands \$) 178,261

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tennessee Commerce Bancorp, Inc.

Person to be contacted regarding this report:

Frank Perez

UST Sequence Number:

101

City:

Franklin

State:

Tennessee

RSSD:

2916169

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

62,765

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,167,014

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

1,229,779

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tennessee Valley Financial Holdings, Inc.

Person to be contacted regarding this report:

Ken Scarbro

UST Sequence Number:

350

City:

Oak Ridge

State:

Tennessee

RSSD:

3082454

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

47,532

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

69,216

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

116,748

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The ANB Corporation/The American National
Bank of Texas

Person to be contacted regarding this report:

Robert Messer, EVP/CFO

UST Sequence Number: 746

City: Terrell

State: Texas

RSSD: 2326629

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23474

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 268,764

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 848,409

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,117,173

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Bank of Delmarva (Holding Company -
Delmar Bancorp)

Person to be contacted regarding this report:

Kim Thomas, CFO/SVP

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 1070 |
| City: | Salisbury |
| State: | Maryland |
| RSSD: | 1249918 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 8810 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 101,215

Average Consumer Outstanding Balance Key

Corresponds to lines 1.c.1, 1.c.2.a, 1.c.2.b and 6 of Schedule RC-C of the Call Report. Month end balances are used.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 248,392

Average Commercial Outstanding Balance Key

Corresponds to lines 1.a.1, 1.a.2, 1.b, 1.d, 1.e.1, 1.e.2, 4, and 8 of Schedule RC-C of the Call Report. Month end balances are used.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 349,607

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Bank of Kentucky Financial Corporation

Person to be contacted regarding this report:

Martin J. Gerrety EVP & CFO

| | |
|--------------------------------|-----------------|
| UST Sequence Number: | 362 |
| City: | Crestview Hills |
| State: | Kentucky |
| RSSD: | 2291624 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 33022 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 239,597

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 866,773

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,106,370

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Baraboo National Bank

Person to be contacted regarding this report:

Jeff Blada

UST Sequence Number: 443

City: Baraboo

State: Wisconsin

RSSD: 1209248

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 147,281

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 419,612

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 566,893

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Connecticut Bank and Trust Company

Person to be contacted regarding this report:

Anson C. Hall

UST Sequence Number: 163

City: Hartford

State: Conneticut

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57690

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 21,453

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

New Loans 664

Average Commercial Outstanding Balance (Thousands\$) 200,164

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

New Loans 2,350

Total Outstanding Balance (Thousands \$) 221,617

Total Outstanding Balance Key

Total Outstanding Balance Comment

Total New 3,014

General Market Commentary

slow down in closings consistent with seasonal performance

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Elmira Savings Bank, FSB

Person to be contacted regarding this report:

Jason Sanford, CFO (607) 737-8814

UST Sequence Number: 293

City: Elmira

State: New York

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 16001

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 372,317

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

For Jan 2011, included in the Consumer Loans total are outstanding balances of loans originated by us, then sold (while we retain the servicing responsibilities for the loans): \$151,085 to FHLMC, \$3,541 to SONYMA, and \$5,137 to another upstate NY bank

Average Commercial Outstanding Balance (Thousands\$) 98,372

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 470,689

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The First, N.A.

Person to be contacted regarding this report:

Deborah Wallace

UST Sequence Number: 186

City: Damariscotta

State: Maine

RSSD: 1133932

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 4256

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 451,490

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 444,118

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 895,608

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

The Freeport State Bank

Person to be contacted regarding this report:

Curt R. Clark, Sr. V.P.

| | |
|--------------------------------|--------|
| UST Sequence Number: | 470 |
| City: | Harper |
| State: | Kansas |
| RSSD: | |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 180670 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 2,792

Average Consumer Outstanding Balance Key

Includes consumer purpose loans and residential real estate loans

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 8,060

Average Commercial Outstanding Balance Key

Includes commercial and farm loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 10,852

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

the little bank

Person to be contacted regarding this report:

Doyle M. Thigpen

UST Sequence Number:

150

City:

Kinston

State:

North Carolina

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34934

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

46,923

Average Consumer Outstanding Balance Key

mortgages, helocs, consumer

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

156,025

Average Commercial Outstanding Balance Key

comm real estate, C&I

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

202,948

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

THE PRIVATE BANK OF CALIFORNIA

Person to be contacted regarding this report:

Joyce N. Kaneda, EVP & CFO 310.728.1948

UST Sequence Number: 500

City: Los Angeles

State: California

RSSD: 0

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 58099

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 68,125

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 148,047

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 216,172

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

(All amounts in thousands and monthly average balances)

Also, The Private Bank of California has "lent" via its investments in government-sponsored entity securities totaling \$183,119 (\$17,988 in Fannie Mae, Freddie Mac and FHLB debt securitis plus \$165,131 in Fannie Mae, Freddie Mac and Ginnie Mae mortgage-backed securities and collateralized mortgage obligations), a \$4,058 decrease from December 2010.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Private Bank of the Peninsula (subsidiary of Peninsula Bank Holding Co.)

Person to be contacted regarding this report:

Steve Leen, CFO, 650-843-2204

| | |
|--------------------------------|------------|
| UST Sequence Number: | 331 |
| City: | Palo Alto |
| State: | California |
| RSSD: | 3680980 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 57510 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 24,061

Average Consumer Outstanding Balance Key

Home equity lines of credit, single family residence 1st and junior liens, lines of credit, overdrafts, installment loans and overdraft protection lines of credit

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 182,004

Average Commercial Outstanding Balance Key

Construction, commercial real estate, commercial, and asset based loans.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 206,065

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

THE QUEENSBOROUGH COMPANY

Person to be contacted regarding this report:

JENNIFER HERRING

UST Sequence Number: 47

City: LOUISVILLE

State: Georgia

RSSD: 1130904

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 198,948

Average Consumer Outstanding Balance Key

CALL REPORT CODES C1,CA,CB,6B

Average Consumer Outstanding Balance Comment

INCLUDES MORTGAGE LOANS HELD FOR SALE

Average Commercial Outstanding Balance (Thousands\$) 407,411

Average Commercial Outstanding Balance Key

ALL OTHER CALL REPORT CODES

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 606,359

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Three Shores Bancorporation Inc (Hold Co)-
Seaside National Bank & Trust

Person to be contacted regarding this report:

Barry Griffiths, SVP & CFO

| | |
|--------------------------------|---------|
| UST Sequence Number: | 212 |
| City: | Orlando |
| State: | Florida |
| RSSD: | 3934562 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 58328 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 103,212

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 364,401

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 467,613

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tidelands Bancshares

Person to be contacted regarding this report:

Dee Dee Baldwin

UST Sequence Number: 246

City: Mount Pleasant

State: South Carolina

RSSD: 3185476

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 57594

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 95,248

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 340,674

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 435,922

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Timberland Bancorp, Inc.

Person to be contacted regarding this report:

Marci Basich, Treasurer

UST Sequence Number:

365

City:

Hoquiam

State:

Washington

RSSD:

2621548

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

177,337

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

358,905

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

536,242

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Titonka Bancshares, Inc. (Titonka Savings Bank)

Person to be contacted regarding this report:

Aaron Boyken

UST Sequence Number:

906

City:

Titonka

State:

Iowa

RSSD:

1209837

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

17302

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

16,029

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

43,148

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

59,177

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TODD BANCSHARES, INC. / UNITED SOUTHERN BANK

Person to be contacted regarding this report:

JEFF FRITTS

UST Sequence Number:

582

City:

HOPKINSVILLE

State:

Kentucky

RSSD:

1140574

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

9309

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

66,915

Average Consumer Outstanding Balance Key

General Ledger Statement of Condition - Month to Date Average of: Consumer Loans; Res-RE Loans. (Totals DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

114,938

Average Commercial Outstanding Balance Key

General Ledger Statement of Condition - Month to Date Average of Commercial Loans; Farmers Loans; Other RE Loans; Participation Loans. (Totals DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

181,853

Total Outstanding Balance Key

Total of Consumer Loans Averages and Commercial Loan Averages. (Consumer Averages and Commercial Averages DO NOT INCLUDE: Non Accrual; Loan Loss Rserve; Loans in Process; Participations Sold)

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TowneBank

Person to be contacted regarding this report:

Cindy Daluisio

UST Sequence Number: 153

City: Suffolk

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 35095

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 691,007

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,041,793

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,732,800

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Treaty Oak Bancorp, Inc.

Person to be contacted regarding this report:

Coralie Pledger

UST Sequence Number: 555
City: Austin
State: Texas
RSSD: 3228579
(for Bank Holding Companies)
Holding Company Docket Number:
(for Thrift Holding Companies)
FDIC Certificate Number: 22512
(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 16,793

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 50,930

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 67,723

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Treaty Oak Bancorp, Inc. sold Treaty Oak Bank to Carlile Bancshares, Inc. effective February 9, 2011. Treaty Oak Bancorp, Inc. restructured its equity investments by the U.S. Treasury effective February 15, 2011. The preferred stock held by U.S. Treasury were converted to warrants to purchase common shares of Treaty Oak Bancorp, Inc. and certain cash payments. Treaty Oak Bancorp, Inc. is no longer a bank holding company and no longer owns Treaty Oak Bank. Consequently, we will discontinue CPP Lending Reports after January 2011.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Triad Bancorp, Inc

Person to be contacted regarding this report:

Stacey Tate

UST Sequence Number:

854

City:

Frontenac

State:

Missouri

RSSD:

3722376

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

6,979

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

141,075

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

148,054

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Tri-County Financial Corporation

Person to be contacted regarding this report:

William Pasenelli

UST Sequence Number:

75

City:

Waldorf

State:

Maryland

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

30903

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

164,430

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

493,224

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

657,654

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Trinity Capital Corporation

Person to be contacted regarding this report:

Daniel R. Bartholomew

| | |
|--------------------------------|------------|
| UST Sequence Number: | 700 |
| City: | Los Alamos |
| State: | New Mexico |
| RSSD: | 1056161 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 18799 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 465,843

Average Consumer Outstanding Balance Key

Includes all 1-4 family construction loans, 1-4 family residential mortgages, personal loans, credit cards and other unsecured revolving lines of credit to individuals. We are not including loans held for sale.

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 726,525

Average Commercial Outstanding Balance Key

Includes all other loans, including commercial construction loans, raw land loans, land development loans, commercial real estate loans, multi-family real estate loans, other commercial loans and loans to non-for-profit entities. We are not including loans held for sale.

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,192,368

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TriState Capital Holdings, Inc.

Person to be contacted regarding this report:

David g. Guenther

UST Sequence Number:

696

City:

Pittsburgh

State:

Pennsylvania

RSSD:

3475074

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

143,572

Average Consumer Outstanding Balance Key

Includes HELOC's, home equity loans, 1-4 family residential mortgages and other consumer loans

Average Consumer Outstanding Balance Comment

This amount reflects the daily average for the month including net deferred costs.

Average Commercial Outstanding Balance (Thousands\$)

1,147,979

Average Commercial Outstanding Balance Key

Includes commercial and industrial and commercial real estate line's of credit and term loans.

Average Commercial Outstanding Balance Comment

This amount reflects the daily average for the month including net deferred fees as well as the mark to market on loans carried at fair value in conjunction with long haul FAS 133 accounting on interest rate swaps.

Total Outstanding Balance (Thousands \$)

1,291,551

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

TriSummit Bank

Person to be contacted regarding this report:

George Schneider

UST Sequence Number:

933

City:

Kingsport

State:

Tennessee

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

40,952

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

94,253

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

135,205

Total Outstanding Balance Key

Total average loans before the allowance for loan losses

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

U. S. Century Bank

Person to be contacted regarding this report:

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:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

102,531

Average Consumer Outstanding Balance Key

1-4 family mortgages, consumer construction, home equity, other consumer and overdrafts

Average Consumer Outstanding Balance Comment

Increase from December due to overdrafts.

Average Commercial Outstanding Balance (Thousands\$)

1,436,234

Average Commercial Outstanding Balance Key

Commercial, Commercial Real Estate, municipal and loans to foreign banks

Average Commercial Outstanding Balance Comment

Decrease from December due to decreases in Commercial , Commercial Real Estate

Total Outstanding Balance (Thousands \$)

1,538,765

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

UBT Bancshares, Inc.

Person to be contacted regarding this report:

Leonard R. Wolfe, President

UST Sequence Number:

502

City:

Marysville

State:

Kansas

RSSD:

3219577

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

17477

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

42,885

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

282,310

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

325,195

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Union Bank & Trust

Person to be contacted regarding this report:

June Manning

UST Sequence Number: 1150

City: Oxford

State: North Carolina

RSSD: 3429059

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58245

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 41,893

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 113,279

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 155,172

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

United American Bank

Person to be contacted regarding this report:

Gerry Brown, CFO. (650.579.1560)

UST Sequence Number: 664

City: San Mateo

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 29,264

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 232,328

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 261,592

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

United Bancorp, Inc.

Person to be contacted regarding this report:

Randal J. Rabe

UST Sequence Number: 448

City: Tecumseh

State: Michigan

RSSD: 1135516

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 211,256

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 385,129

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 596,385

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

United Bank Corporation

Person to be contacted regarding this report:

Thomas L. Redding

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 1111 |
| City: | Barnesville |
| State: | Georgia |
| RSSD: | 1082777 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 145,218

Average Consumer Outstanding Balance Key

Average loans for the subsidiary

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 448,777

Average Commercial Outstanding Balance Key

Average loans for the subsidiary

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 593,995

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

United Community Banks, Inc.

Person to be contacted regarding this report:

David Shearrow

UST Sequence Number: 59

City: Blairsville

State: Georgia

RSSD: 1249347

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,316,374

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 3,329,114

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,645,488

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

United Financial Banking Companies, Inc.

Person to be contacted regarding this report:

Lisa Porter - CFO - ((703) 938-2500 x4406

UST Sequence Number: 426

City: Vienna

State: Virginia

RSSD: 1075788

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23567

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 22,393

Average Consumer Outstanding Balance Key

Mortgage, Installment & Home Equity

Average Consumer Outstanding Balance Comment

Additional consumer loan volume of \$110,000.00 was brokered to outside lenders in January 2011.

Average Commercial Outstanding Balance (Thousands\$) 180,687

Average Commercial Outstanding Balance Key

Commercial & Construction

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 203,080

Total Outstanding Balance Key

Total Outstanding Balance Comment

These amounts do not include Unearned income or Loan Loss Allowance, but are reduced by participated amounts.

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Unity Bancorp

Person to be contacted regarding this report:

Alan Bedner

UST Sequence Number:

154

City:

Clinton

State:

New Jersey

RSSD:

2181426

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

33503

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

184,918

Average Consumer Outstanding Balance Key

Residential and Home Equity

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

429,767

Average Commercial Outstanding Balance Key

Commercial, 504, SBA 7(a)

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

614,685

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Universal Bancorp (Bloomfield State Bank)

Person to be contacted regarding this report:

William B McNeely

UST Sequence Number: 1197

City: Bloomfield

State: Indiana

RSSD: 1067511

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 66,653

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 235,767

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 302,420

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

US METRO BANK

Person to be contacted regarding this report:

Eunice LIm, EVP / Chief Credit Officer

UST Sequence Number: 499

City: Garden Grove

State: California

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58310

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 42

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 81,049

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 81,091

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Uwharrie Capital Corp

Person to be contacted regarding this report:

David Beaver

UST Sequence Number:

129

City:

Albemarle

State:

North Carolina

RSSD:

2082532

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

161,075

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

225,596

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

386,671

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Valley Bank

Person to be contacted regarding this report:

Jerry Bradley

UST Sequence Number:

169

City:

Roanoke

State:

Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

34019

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

130,432

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

407,592

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

538,024

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

VALLEY Commerce Bancorp (VALLEY BUSINESS BANK)

Person to be contacted regarding this report:

IRENE SAMANO 559-636-0216 EXT. 1125
KAREN DRESSEL 559-636-0216 EXT. 1142

| | |
|--------------------------------|------------|
| UST Sequence Number: | 333 |
| City: | VISALIA |
| State: | California |
| RSSD: | 3139424 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 34156 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 17,142

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 221,829

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 238,971

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Village Bank, a wholly owned subsidiary of
Village Bank and Trust Financial Corp

Person to be contacted regarding this report:

Dennis Falk, 804 419 1231

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:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

147,679

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

303,127

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

450,806

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Virginia Commerce Bancorp, Inc.

Person to be contacted regarding this report:

Krista DiVenere

UST Sequence Number:

221

City:

Arlington

State:

Virginia

RSSD:

2856377

(for Bank Holding Companies)

Holding Company Docket Number:

N/A

(for Thrift Holding Companies)

FDIC Certificate Number:

27249

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

412,285

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

1,796,922

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,209,207

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

1. For the month ended January 2011, the Company funded \$9.3 million in new loan dollars on \$18.3 million in new loans and commitments.
2. The Company also originated \$7.9 million in single family mortgage loans for sale in the secondary market in January 2011 which is not reflected in the above numbers.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Virginia Company Bank

Person to be contacted regarding this report:

sheryl.moses@vacompanybank.com

UST Sequence Number: 1231

City: Newport News

State: Virginia

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 58147

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 33,185

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 65,630

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 98,815

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Vision Bank - Texas

Person to be contacted regarding this report:

Ty Maxfield

UST Sequence Number:

732

City:

Richardson

State:

Texas

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

58447

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,361

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

54,824

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

56,185

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

VIST Financial Corp

Person to be contacted regarding this report:

Diane B Focht

UST Sequence Number: 155

City: Wyomissing

State: Pennsylvania

RSSD: 1136139

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 7748

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 185,968

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 833,124

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 1,019,092

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

W.T.B. Financial Corporation

Person to be contacted regarding this report:

Larry Sorensen, SVP & CFO

UST Sequence Number:

513

City:

Spokane

State:

Washington

RSSD:

1029464

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

689,256

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

2,004,657

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

2,693,913

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

WashingtonFirst Bank

Person to be contacted regarding this report:

E. Leroy Morris

UST Sequence Number: 554

City: Reston

State: Virginia

RSSD: 3922466

(for Bank Holding Companies)

Holding Company Docket Number: N/A

(for Thrift Holding Companies)

FDIC Certificate Number: 57696

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 32,571

Average Consumer Outstanding Balance Key

Res. RE loans, HELOC and Consumer loans.

Average Consumer Outstanding Balance Comment

Repayments continue to exceed new loans.

Average Commercial Outstanding Balance (Thousands\$) 294,593

Average Commercial Outstanding Balance Key

C&I, jAD&C and CRE loans.

Average Commercial Outstanding Balance Comment

Overall increased loan demand for January.

Total Outstanding Balance (Thousands \$) 327,164

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Waukesha Bankshares, Inc. / Sunset Bank & Savings

Person to be contacted regarding this report:

John Udvare (johnu@sunsetbank.net)

| | |
|--------------------------------|-----------|
| UST Sequence Number: | 1169 |
| City: | Waukesha |
| State: | Wisconsin |
| RSSD: | 2756776 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 35043 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 52,187

Average Consumer Outstanding Balance Key

Includes 1-4 family, multi-family, home-equity lines of credit and other consumer loans (auto, personal) and loans held for sale from the subsidiary bank of holding company

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 35,263

Average Commercial Outstanding Balance Key

Includes all commercial and industrial loans, commercial real estate and A/R loans

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 87,450

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Currently \$1.5M in CPP funds have been down streamed to the subsidiary bank. Current Tier 1 Capital Ratio stands at 8.16%. Risk based Capital Ratio is at roughly 12.97%

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

West Bank (West Bancorporation, Inc.)

Person to be contacted regarding this report:

Douglas R. Gulling

UST Sequence Number: 270

City: West Des Moines

State: Iowa

RSSD: 139740

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 15614

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 88,683

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 793,304

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 881,987

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Western Alliance Bancorporation

Person to be contacted regarding this report:

Dale Gibbons - CFO

UST Sequence Number: 44

City: Phoenix

State: Arizona

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 595,269

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 3,602,107

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 4,197,376

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Western Community Bancshares

Person to be contacted regarding this report:

Randal D. Miller

UST Sequence Number: 280

City: Park City

State: Utah

RSSD: 4233

(for Bank Holding Companies)

Holding Company Docket Number: H4233

(for Thrift Holding Companies)

FDIC Certificate Number: 14979

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 137,744

Average Consumer Outstanding Balance Key

1-4 Residential, SBA, consumer

Average Consumer Outstanding Balance Comment

Opportunities to for 1-4 conforming loans are minimal, but the Bank is exploring new programs to offer customers. SBA and consumer demand remains soft.

Average Commercial Outstanding Balance (Thousands\$) 100,799

Average Commercial Outstanding Balance Key

Commercial. lot loans

Average Commercial Outstanding Balance Comment

Commercial loan opportunities are minimal. The Bank is not looking to do any lot loans currently.

Total Outstanding Balance (Thousands \$) 238,543

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

Overall, both of our primary markets continue to remain soft. Unemployment levels in California remain high. Home sales are flat. Mortgage demand in the refinance area has dropped off substantially as interest rates have risen. The economy in Utah is picking up except for the continued decline in property values on raw land. The Salt Lake City area is often cited as one of the better economic areas in the country.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Western Reserve Bancorp, Inc. (and bank subsidiary, Western Reserve Bank)

Person to be contacted regarding this report:

Cynthia A. Mahl

UST Sequence Number: 949

City: Medina

State: Ohio

RSSD: 2730459

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 34894

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 18,833

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 140,694

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 159,527

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

White River Bancshares Company (UST
Sequence Number 660)

Person to be contacted regarding this report:

Russell Nugent 479-684-3778
rnugent@sbofa.com

| | |
|--------------------------------|--------------|
| UST Sequence Number: | 660 |
| City: | Fayetteville |
| State: | Arkansas |
| RSSD: | 3350724 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 111,217

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 300,618

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 411,835

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Whitney Holding Corporation

Person to be contacted regarding this report:

Douglas McCaffrey

| | |
|--------------------------------|-------------|
| UST Sequence Number: | 161 |
| City: | New Orleans |
| State: | Louisiana |
| RSSD: | 1079740 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 1,356,744

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 5,885,775

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 7,242,519

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

Wilmington Trust Corporation

Person to be contacted regarding this report:

Mico Slijepcevic

UST Sequence Number:

94

City:

Wilmington

State:

Delaware

RSSD:

1888193

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

1,941,269

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

5,505,475

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

7,446,744

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Wilshire Bancorp, Inc.

Person to be contacted regarding this report:

James Kang

UST Sequence Number: 158

City: Los Angeles

State: California

RSSD: 3248513

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number: 23301

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 101,257

Average Consumer Outstanding Balance Key

Home mortgage loan, home equity, auto loan, personal line

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 2,242,228

Average Commercial Outstanding Balance Key

Commercial and industrial(C&I), SBA, commercial real estate(CRE), construction loan

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,343,485

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Worthington Financial Holdings, Inc. /
Worthington Federal Bank (WFB)

Person to be contacted regarding this report:

Chris Olsen

UST Sequence Number:

986

City:

Huntsville

State:

Alabama

RSSD:

626370

(for Bank Holding Companies)

Holding Company Docket Number:

H3488

(for Thrift Holding Companies)

FDIC Certificate Number:

0

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

46,546

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average consumer loans includes funded but unsold mortgage loan pipeline totaling \$6.113 million.

Average Commercial Outstanding Balance (Thousands\$)

88,988

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

135,534

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION
(Including Holding Company Where Applicable)

WSFS Financial Corporation

Person to be contacted regarding this report:

Charles Mosher

UST Sequence Number: 514

City: Wilmington

State: Delaware

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number: H-1232

(for Thrift Holding Companies)

FDIC Certificate Number: 17838

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 636,965

Average Consumer Outstanding Balance Key

Includes all residential mortgage, consumer (home equity loans, lines, auto, etc.), and residential construction loans to individuals for personal use.

Average Consumer Outstanding Balance Comment

In addition, during January WSFS originated \$20.1 million of residential mortgage loans (111 loans) and \$678,000 of reverse mortgage loans (5 loans) all of which were subsequently sold and therefore not included in the balances reported.
Also, WSFS has modified and restructured 42 mortgage and real-estate secured consumer loans totaling \$8.6 million as of January 31, 2011.

Average Commercial Outstanding Balance (Thousands\$) 1,996,528

Average Commercial Outstanding Balance Key

Includes all commercial and industrial, commercial real estate, and construction land development (excluding the residential construction loans highlighted in the consumer section).

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 2,633,493

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

In addition to lending activities, WSFS maintained a \$713.8 million portfolio of Mortgage-Backed Securities as of January 31, 2011, which is also consistent with the intent of the Treasury's CPP program.

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

YADKIN VALLEY FINANCIAL CORPORATION

Person to be contacted regarding this report:

DAVID J. PAUL

| | |
|--------------------------------|----------------|
| UST Sequence Number: | 391 |
| City: | ELKIN |
| State: | North Carolina |
| RSSD: | 3432965 |
| (for Bank Holding Companies) | |
| Holding Company Docket Number: | |
| (for Thrift Holding Companies) | |
| FDIC Certificate Number: | 19861 |
| (for Depository Institutions) | |

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 343,604

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 343,604

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

York Traditions Bank

Person to be contacted regarding this report:

John D. Blecher, CFO

UST Sequence Number: 1120

City: York

State: Pennsylvania

RSSD:

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For: Jan, 2011

Average Consumer Outstanding Balance (Thousands \$) 33,970

Average Consumer Outstanding Balance Key

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$) 156,382

Average Commercial Outstanding Balance Key

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$) 190,352

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

CPP Lending Report



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Zions Bancorporation

Person to be contacted regarding this report:

H. Walter Young (801-844-8606)

UST Sequence Number:

37

City:

Salt Lake City

State:

Utah

RSSD:

1027004

(for Bank Holding Companies)

Holding Company Docket Number:

(for Thrift Holding Companies)

FDIC Certificate Number:

(for Depository Institutions)

Loan Activity For:

Jan, 2011

Average Consumer Outstanding Balance (Thousands \$)

6,304,743

Average Consumer Outstanding Balance Key

Home Equity Credit Line and Other Consumer Real Estate, 1-4 Family Residential, Construction & Other Consumer, Bankcard and Other Revolving Plans, Other

Average Consumer Outstanding Balance Comment

Average Commercial Outstanding Balance (Thousands\$)

29,519,188

Average Commercial Outstanding Balance Key

Commercial and Industrial, Leasing, Owner Occupied, Construction and Land Development, Term

Average Commercial Outstanding Balance Comment

Total Outstanding Balance (Thousands \$)

35,823,931

Total Outstanding Balance Key

Total Outstanding Balance Comment

General Market Commentary

This report includes the following subsidiary banks: Amegy Bank National Association (FDIC Cert 24107); California Bank & Trust (FDIC Cert 20852); National Bank of Arizona (FDIC Cert 20626); Nevada State Bank (FDIC Cert 18113); The Commerce Bank of Oregon (FDIC Cert 58223); The Commerce Bank of Washington, NA (FDIC Cert 27298); Vectra Bank Colorado, NA (FDIC Cert 2993); Zions First National Bank (FDIC Cert 2270).