

**TARP PROGRESS REPORT  
Through February 28, 2009**

**March 6, 2009**

To: Special Inspector General – TARP  
1500 Pennsylvania Avenue, NW, Suite 1064  
Washington, DC 20220  
[SIGTARP.response@do.treas.gov](mailto:SIGTARP.response@do.treas.gov)

RE: Pacific Coast Bankers' Bancshares  
UST Seq. Number: 428

The United States Government has made a significant investment in financial institutions, including Pacific Coast Bankers' Bancshares (the "Company"), under the Troubled Asset Relief Program (TARP). The Company understands that TARP is about helping the American economy, and supporting U.S. businesses and our communities. Our responsibility is to put these funds to work quickly, prudently, and transparently to increase available lending and liquidity.

The purpose of this letter is to communicate the activities we are undertaking in connection with the TARP program in response to the letter dated February 6, 2009.

The Company received TARP funds totaling \$11.6 million on December 23, 2008. Since receiving TARP capital, the Company finalized our 2009 Annual Operating Plan ("AOP") which outlines the 2009 strategic objectives, including the use of TARP capital. This AOP acknowledges that the most effective way of employing the TARP funds is to pass the capital to the Company's wholly-owned bank subsidiary, Pacific Coast Bankers' Bank ("PCBB"), where loans, liquidity and other activities are directly originated. PCBB continues to lend to customers as part of our ongoing business and the TARP funds have allowed PCBB and the Company to expand such lending initiatives.

In order to document the anticipated and actual use of TARP funds by the Company, it is important to understand the business model of PCBB and the role that a bankers' bank plays in supporting community banking and specifically lending activities in the community banking industry. As a bankers' bank, we are focused on providing services to the community banking industry, which in turn provides loans to millions of consumers and small businesses across the country. PCBB provides our customer banks with products and services that allow community banks to offer competitive products and services to their end customers that they would otherwise not be able to offer. PCBB provides community banks the ability to make larger loans through its loan participation program, enhance liquidity management through our overnight cash investment and increase borrowing by providing facilities for community banks. PCBB and the Company also provide a host of other products and services to support community banking activities. As a result of our focus on the community banking industry, any capital investment in PCBB has a multiplicative impact in that it facilitates

lending activities through hundreds of community banks, as well as indirectly or directly to the community bank's customers.

As stated above, by deploying TARP into PCBB, the funds can be leveraged to support lending activities, as well as to assist our community bank customers in their business activities (which are concentrated in lending activities with small businesses and consumers throughout the country). In addition, while PCBB does not generally offer direct residential mortgage loan origination, the Company frequently invests in mortgage-backed securities, which in turn support residential mortgage lending activities to homeowners.

### **Primary Lending Activities**

One of the biggest challenges facing governments, regulators and financial institutions today is how to energize the financial system in order to promote economic activity. As a financial institution, our role in this process focuses on the flow of credit.

- Primary lending refers to the money that banks and other financial institutions extend as credit directly to individuals and businesses, as well as through other financial institutions.
- Common forms of primary lending include mortgages on residential and commercial real estate, personal loans, lines of credit, and loans that businesses use to expand operations or acquire assets, to name a few.
- Rates of interest on primary loans are determined by a number of factors. They include the level of benchmark interest rates, including the federal funds rate set by the Federal Reserve, the amount of credit available in general, the creditworthiness of borrowers and the risk associated with a particular loan.
- Secured loans, like mortgages, are made against the underlying value of a home (or similarly with commercial real estate), which is pledged against the loan as collateral.
- To date, since receiving the TARP funds, we have originated or renewed loans totaling over \$82 million through PCBB's loan participation program. PCBB holds over \$14 million of these loans, while the remainder is owned by other community banks.
- In addition, PCBB has advanced a total of over \$1 billion in short term liquidity facilities to 111 community banks since receiving the TARP funds.

### **Secondary Market Activities**

Secondary market activities also play a fundamental role in the US financial system and are critical get the US economy back on track. This is why a portion of the funds

involved in PCBB's TARP initiatives are directed to the secondary market as well. The support of the secondary markets is vital to the economic recovery, as outlined below:

- Mortgage originators and other lenders can hold the loans they originate on their balance sheet, or they can securitize and sell these loans to investors in the secondary market, using the proceeds to originate new loans to individuals and businesses.
- Active secondary markets, in which borrowers can transfer or sell loan assets, provide critical support to lending, particularly residential mortgage lending.
- Consumers and businesses ultimately benefit from an active secondary market through the availability and lower cost of credit.
- When investor confidence falls and liquidity disappears in the secondary market, as has occurred in recent months, the availability of credit deteriorates and lending becomes more difficult and expensive for borrowers.
- Since receiving TARP, PCBB has funded residential mortgage backed securities totaling over \$60 million through February 28, 2009. These securities were issued by Fannie Mae and Freddie Mac, the government-sponsored housing finance agencies.

By investing in these securities in the secondary markets, the Company is helping to expand the flow of credit to lenders, who need to replenish funds so that they can continue to originate additional mortgage loans.

This action will also help reduce the cost of consumer borrowing by ultimately enabling originators to lower interest rates on new mortgages, thus supporting government efforts to restore stability to the U.S. housing market, and expanding the flow of credit.

### **Summary of TARP Activities through February 28, 2009**

In summary, and to assist in demonstrating the multiplicative impact of the TARP capital in a bankers' bank, in the first two months after receiving TARP, the Company has invested in or facilitated through our community bank customer base, the following:

- Residential mortgage activities (\$60 million)
- Commercial and business lending activities (\$82 million)
- Short term lending facilities to other community banks (\$1 billion)

### **Looking Forward**

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- PCBB is making approximately \$200 million available for commercial loans through its loan participation program. This will include loans secured by commercial real estate and supportive of small businesses.
- The use of TARP capital is being tracked, and it will not be used for any purposes other than those permitted under TARP.
- For any new business line that the Company undertakes that will require the use of TARP capital, a risk analysis outlining the potential financial impact and returns will be submitted to the board of directors.
- The Company will meet all regulatory reporting requirements associated with TARP.

### **Lending in 2009**

As a core part of our ongoing business, PCBB remains committed to helping financial institutions as well as commercial clients and retail customers of those financial institutions. PCBB and the Company continue to provide products and services that satisfy community bank financial needs and allow them to meet financial obligations, while broadening their own lending to downstream retail and small business customers.

- PCBB continues to lend responsibly based on borrower creditworthiness. Factors we consider when extending credit include a borrower's ability to repay, the size of a loan compared to the value of the underlying collateral, verifiable income, credit history and regional market conditions, among other factors.
- We continue to provide loans, lines of credit and commercial real estate mortgages to U.S. banking companies, in order to support small businesses and consumers.

### **The Lending Environment**

In the past year, U.S. and world financial markets have been tested in unprecedented ways. Across the financial services industry, lending has declined markedly as banks worked to reduce risks to their balance sheets and exposure to future credit losses.

In this difficult environment, PCBB and the Company will continue to adhere to sound and prudent lending principles, in a way that balances our commitment to providing support for the U.S. economy with our responsibility to manage risk.

## Executive Compensation

An important area for the public perception of the success of the TARP is executive compensation. The principles that govern how the Company rewards its executives and employees must reflect both the Company's performance against its objectives and the economic environment in which we operate.

The Company's executive team and Board of Directors have engaged a third party to conduct a thorough review of our executive compensation practices in accordance with the TARP guidelines. Any changes identified as a result of this review will be provided to the board of directors and evaluated to ensure compliance with TARP requirements, as well as prudent business practices.

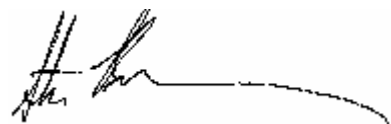
The Company will differentiate individual compensation decisions on the basis of both financial and non-financial performance, including sound risk management practices. The Company will compensate on the basis of future performance, as well as for past performance and executive compensation will include a component that will include a long term vesting component.

## Summary

The Government, on behalf of American taxpayers, has invested in PCBB and the Company and we recognize the importance of contributing to the US economic recovery. In addition, the Company will pay \$626 thousand to the Government each year in dividends associated with the TARP investment.

The Company's guidelines call for TARP capital to be deployed in a prudent and disciplined manner, consistent with the Company's strategic objectives and in conformance with the Treasury's goal of strengthening the US financial system and expanding the flow of credit.

The Company will continue do our part to help put the economy back on track. As we work to expand the flow of credit and the U.S. economy overall, we will continue to evaluate our use of TARP capital to help ensure that we deploy it as quickly and directly as practicable. We look forward to updating you on our progress in the future.



Steven A. Brown

*President & Chief Executive Officer  
Pacific Coast Bankers' Bancshares*

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Annual Operating Plan (s)  
2009

Pacific Coast Bankers' Bancshares  
and  
Pacific Coast Bankers' Bank

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# Annual Operating Plan Summary

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## Pacific Coast Bankers' Bancshares & Subsidiaries 2009

Approved Board Meeting February 17, 2009



## PACIFIC COAST BANKERS' BANCSHARES

2009

### Income

Substantially all income is derived from the operating subsidiaries, however income is (b) (4)

### Interest Expense

(b) (4)

Trups I and Trups II have been swapped to fixed rates of 6.52%, and 6.62%, respectively. The Trups I and Trups II interest rate swaps mature February 10, 2014, and December 15, 2011, respectively.

### Non-interest Expense

Non-interest expense at the Holding Company includes shareholder relations, as well as inter-company reimbursements paid to the Bank, including directors' fees & expenses, legal fees, insurance, salaries and benefits.

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### Equity Capital

At the close of 2008, Holding Company had available cash of approximately \$9mm. It is

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### Dividends

Common dividends are paid in the second quarter of each year. (b) (4)

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Preferred dividends are paid on the TARP Preferred A and Preferred B shares. The Preferred B shares represent the TARP warrants that were exercised in December 2008. The preferred dividends paid in 2009 are \$522 thousand on the Preferred A and \$47 thousand on the Preferred B.

	<u>12/31/08</u>
Cash	\$134,961
Temp Investments	31,937
Securities	91,839
Loans	326,784
<b>Total Loans</b>	<b>325,408</b>
ALLL	(6,864)
ALLL / Loans	2.11%
<b>Total Assets</b>	<b>\$693,398</b>
Deposits	253,030
Fed Funds Purchased	227,900
Other Borrowings	<u>67,589</u>
<b>Total Liabilities</b>	<b>623,480</b>
Capital	<u>51,631</u>
<b>Total Liabilities &amp; Capital</b>	<b>\$693,398</b>
Interest Income	25,189
Interest Expense	<u>8,421</u>
<b>Net Interest Income</b>	<b>16,768</b>
Provision for Loan Losses	6,470
Non-Interest Income	25,222
Non-Interest Expense	<u>27,832 *</u>
<b>Net Income</b>	<b><u>\$4,831</u></b>
Return on Avg. Assets	0.74%
Return on Avg. Equity	12.50%
Return on Avg. Tangible Equity	12.60%
* Includes OREO valuation allowance of \$682k	

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# Annual Operating Plan Summary

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## Pacific Coast Bankers' Bancshares & Subsidiaries 2009

Approved Board Meeting February 17, 2009



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# Annual Operating Plan Summary

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Pacific Coast Bankers' Bank  
2009

Approved Board Meeting February 17, 2009



## Introduction

The 2009 Operating Plan (the “Plan”) is presented here as a working document. The Plan will be used as a management tool as well as a benchmark for performance measurement. Based on changes in the business and the business environment, it may be necessary to reset the Plan. Actual results will be compared to the Plan on an ongoing basis to evaluate performance and re-examine assumptions. The Plan will be utilized as a dynamic tool to manage the businesses for ongoing success and reporting of results to the Board of Directors.

The challenges for 2009 are many, primarily as a result of the difficult economic and credit environments.

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## Economic Overview

### Interest Rate Environment

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As loan origination, funding and credit deterioration became major issues in 2008 many banks struggled to maintain margins and earnings. 2009 is likely to see this trend continue and possibly get even worse. In fact, the latest Federal Reserve FOMC Minutes indicate officials believe “the economic outlook would remain weak for a time and the downside risks to economic activity would be substantial.” The Federal Reserve is also projecting unemployment will rise into 2010, uncertainty in the economic outlook remains “considerable,” and there is a “distinct possibility of a prolonged contraction.” In this

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### Bank Environment

Growth at financial institutions is expected to decrease in 2009 as the industry continues to de-leverage. In 2008, the experts agreed that the US economy had entered into an unprecedented and

significant recession. As continued signs of credit problems remain on the horizon for community banks, PCBB will continue to deepen its products and services to provide assistance. Doing so will not only help our community bank customers survive this difficult environment, but will broaden our franchise and expand funding, investment and risk management services. A robust risk management process is essential for the Bank's continued success.

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**Non-Interest Expense**

The two major components of non-interest expense are 1) salaries and benefits, which make up 68% of total non-interest expense and 2) other operating, which makes up 32% of total non-interest expense. These are summarized below:

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Comp & Benefits Exp. (In Thousands)	2008
Salaries	\$6,161
Taxes and Insurance	892
Other Employee Benefits	1,034
	<u>\$8,087</u>

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**Projected Bank Financial Summary**

	<u>12/31/08</u>	F 1
Cash	\$129,742	\$
Fed Funds	31,937	
Securities	91,839	
Total Loans	325,408	
ALLL	(6,864)	
ALLL / Loans	2.11%	
<b>Total Assets</b>	<b>\$685,859</b>	
Deposits	262,686	
Fed Funds Purchased	227,900	
FHLB Advances	45,000	
<b>Total Liabilities</b>	<b>623,480</b>	
Capital	62,379	
<b>Total Liabilities &amp; Capital</b>	<b>\$685,859</b>	
<b>Interest Income</b>	<b>24,719</b>	
<b>Interest Expense</b>	<b>7,069</b>	
<b>Net Interest Income</b>	<b>17,650</b>	
<b>Provision for Loan Losses</b>	<b>6,470</b>	
<b>Non-Interest Income</b>	<b>6,431</b>	
<b>Non-Interest Expense</b>	<b>13,468 *</b>	
<b>Net Income</b>	<b>\$2,771</b>	
<b>Return on Avg. Assets</b>	<b>0.43%</b>	
<b>Return on Avg. Equity</b>	<b>5.32%</b>	
* Includes OREO valuation allowance of \$682k		



Shareholder Communications  
December 2008 - February 28, 2009  
Pacific Coast Bankers' Bancshares



**From:** Steve Brown (PCBB)  
**Sent:** Tuesday, January 06, 2009 11:03 AM  
**To:** Steve Brown (PCBB)  
**Subject:** PCBB Shareholder Update

On behalf of everyone here at Pacific Coast Bankers' Bancshares, I hope your holiday season was a happy one and that 2009 brings to you prosperity.

In the next few weeks you will be receiving the unaudited financial results for the Company, but in the meantime, I have some exciting news regarding recent important developments. I certainly don't have to tell anyone receiving this update that the banking industry in 2008 saw more than its fair share of challenges. That is why, as we close out our books for the year, we are proud that 2008 will show good profitability for Bancshares. I believe that you, as shareholders, will be pleased with our results.

In late December, the Company also became the first bankers' bank in the country to be accepted by the US Treasury to receive an equity investment under the Capital Purchase Program. We opted to pursue this source of capital funding because we resolutely believe it is in the best interests of our customers and shareholders that we serve. This \$11.6 million preferred stock investment not only positions us powerfully for 2009, but ensures our community bank customers continue to receive the comprehensive support they have come to expect from the Company.

We believe the approval of Pacific Coast Bankers' Bancshares in this program is not only recognition of our strength and financial health, but also that it will enhance our efforts to expand lending with the community banks we serve. We expect that the injection of capital under the program will not only allow us to expand our loan participation program (portfolio), but to increase support for single family residential activity and allow us to consider strategic opportunities that may arise in the future. We have already infused \$5 million into Pacific Coast Bankers' Bank as of year-end, which is reflected in our strong capital ratios below and will be reported to you in final form in the coming weeks.

#### **Pacific Coast Bankers' Bank Risk-Based Capital Ratios**

	<u>Actual</u> <u>12/31/2007</u>	<u>Actual</u> <u>9/30/2008</u>	<u>Preliminary</u> <u>12/31/2008</u>
Tier 1 risk-based capital ratio	13.00%	13.91%	16.21%
Total risk-based capital ratio	14.04%	15.16%	17.46%

We steadfastly believe our mission is to serve community bankers, which is needed more than ever given the environment. Rest assured that as we look forward to the challenges that await us all during 2009, Pacific Coast Bankers' Bancshares is here to serve you. We were already well prepared and given this extra capital, are even more eager to support your lending endeavors during these difficult times.

We wish you the best for 2009 and will be in contact soon with the unaudited financial numbers when they are available.

**Steve Brown**

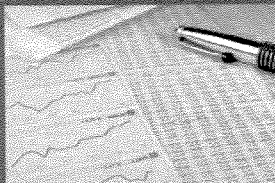
President & CEO, Pacific Coast Bankers' Bank / Bancshares

Chairman, Banc Investment Group LLC

Phone: 415-399-5831 Cell: 925-209-3556

## Market & Industry Overview

- Helping Customers
- Company Highlights
- Financial Results
- Asset Quality
- Liquidity and Capital
- EMC Annual Conference
- In Summary



## Customer Service

"I am impressed by PCBB's high level of customer service. They are very responsive to customer need."

~Don Madsen  
Idaho First Bank

## Helping Customers

As the banking industry endured extraordinary shocks in 2008, Pacific Coast Bankers' Bancshares ("Bancshares"), parent company of Pacific Coast Bankers' Bank ("PCBB") and the Banc Investment Group ("BIG") moved to help our community bank clients.

Some of the things we did to assist included:

- **Deleveraging** – Community banks seeking to improve capital ratios increased loan participation to the highest volume in our history. By the end of the year, our lending team had grown the loan portfolio by a net 15%, as we supported clients.
  - increased market liquidity from the government during the year, banks still needed more. Our brokered CD team stepped up and supported issuance for hundreds of banks across the country, boosting the total number of clients serviced to over 300.
- **Diversification** – Banks also grappled with lending concentrations, particularly in commercial real estate and construction. In response, our lending team opened up opportunities in C&I and other sectors. The result was a new record in loans sold of over \$200mm, a 157% increase over the prior year.
  - Customers – Increased market turmoil pushed customers to demand additional services and support from their community banks. Our hedging team helped more than 100 community banks through our Banker's Loan Processing ("BLP") program. BLP is the only program of its kind in the country that allows banks to hedge loans, without the use of derivatives on their own balance sheet.
- **Capital** – Industry stresses and a focus on providing maximum opportunity to our community bank clients, led us to participate in the TARP program. We raised \$11.6mm in new capital, allowing us to continue to provide innovative products and expand existing services.
  - Consulting – As regulatory pressures increase guidelines, our consulting teams supported hundreds of community banks with loan portfolio credit stressing, liability structuring and ALLL modeling.
- **Strength** – To ensure maximum flexibility and improve risk management, we increased the ALLL to loan ratio from 1.38% in 2007 to 2.12% at year-end. This action positioned us to support ongoing customer lending needs.
  - Cash Management - Rate cuts by the Federal Reserve pushed many banks to seek yield enhancing opportunities with their excess funds. Our cash management team worked to proactively pay interest on excess reserves, enhance our Fed Funds program and provide customer training on the myriad of new government programs.
- **Funding** – Despite significantly



## Highlights

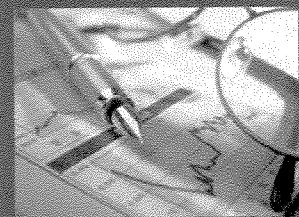
Here are the unaudited highlights of Bancshares' financial performance (unaudited) for both the fourth quarter and full year of 2008.

### Fourth Quarter 2008:

- Successfully closed \$11.6mm in TARP funds in late December.
- Reduced risk in the loan portfolio by decreasing construction exposure an additional 16% vs. the 3Q
- Increased the loan loss reserve to loan ratio to 2.12% from 1.83% as of 3Q
- During the quarter our settlement increased 5.50%, or 22% annualized

### Full Year 2008:

- Net income was \$4.8mm, which included nearly a doubling of the credit reserve to \$6.9mm
- Both ROE and ROA remained strong at 12.60% and 0.74% respectively
- Diluted earnings per share were \$4.09 and book value per common share was \$34.60
- Total assets increased 34%, as loans climbed 15% and securities investments rose 9%



## Financial Results

Bancshares, reported year-to-date (unaudited) net income through December 31, 2008 of \$4.8mm, compared to \$6.9mm for the same period last year. Earnings per share of \$4.09 were lower, compared with last year of \$5.96.

Bancshares also reported returns on average assets and tangible equity for the twelve months ended 2008 of 0.74% and 12.60%, respectively, compared with 1.30% and 21.11% during 2007.

In an effort to support the deleveraging needs of our community bank clients, total assets climbed 34% through December 31, 2008. Our growth was driven primarily by a 15% increase in total loans compared to the prior year.

As for significant changes in loan portfolio composition, compared to 2007, construction loans outstanding were reduced by 26%, residential fell 29% and CRE increased 22%.

In addition, given a weak housing sector and slowing economy, we increased the allowance for loan losses during the year, boosting it by approximately 79% above 2007.

Net charge-offs for 2008 were \$3.5mm, compared with \$100k, for 2007.

Through the end of 2008, the loan loss reserve, net of charge offs, climbed to \$6.9mm, nearly double last year.

### Cash Management

"I am a big fan of PCBB and their cash management services. Daily settlement, wire transfers and sale of excess funds has been made more efficient than I have experience in the past allowing me to accomplish more on a day-to-day basis."

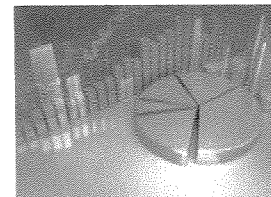
~Laura Clark  
Bank of Bozeman

## Asset Quality

Bancshares remains focused on maintaining a fortress balance sheet and a vigilant risk management program designed around a conservative lending approach.

PCBB maintains excess capital, has strong loan loss reserves, diligently reviews assets and liabilities and utilizes active portfolio risk

management techniques. These strategies not only helped ensure Bancshares was well protected during the year, but remained capable of fulfilling its long-term mission to provide a safe and secure financial services platform serving community bankers across the country.



As of December 31, 2008, PCBB "Bank" had asset quality ratios of:

Ratio	12/31/2007	12/31/2008
Loss allowance to loans	1.38%	2.12%
Noncurrent assets plus OREO to assets	0.72%	1.88%
Noncurrent loans to loans	0.72%	3.34%
Net charge-offs to loans	0.00%	1.09%

## Liquidity and Capital Strength

We know that in such a volatile environment, the strength and stability of Bancshares is more critical than ever to the community banks we service. That is a key reason we have continued to focus on building and maintaining a "super-capitalized" equity position at PCBB well in excess of regulatory thresholds of "Well Capitalized."

To further strengthen Bancshares' capital position, the Board of Directors approved down-streaming an additional \$7mm in capital to PCBB during the 4<sup>th</sup> quarter.

Bancshares enhanced its strong capital position by issuing shares under the TARP, resulting in a 28% increase in consolidated capital over 2007.



As of December 31, 2008, PCBB "Bank" had equity ratios of:

Ratio	Minimum "Well Capitalized" Level	12/31/2007	12/31/2008
Total Risk-Based	10.00%	14.04%	16.87%
Tier 1 Risk-Based	6.00%	13.00%	15.62%
Tier 1 Leverage*	5.00%	10.10%	5.94*

\* The change made by the Federal Reserve in October 2008 to pay interest on reserve and excess reserve balances resulted, temporarily, in a significant increase in the pass thru reserve balances at PCBB. Since the leverage ratio is based on quarterly average assets, this temporary increase is included in average assets.

### Bankers' Loan Processing

"It's been a tremendous competitive edge. It allows us to compete and stand out from regional banks. It allows us to compete with larger national banks and allows us to set ourselves apart..."

~Jeff Newgard  
Yakima National Bank

## In Summary

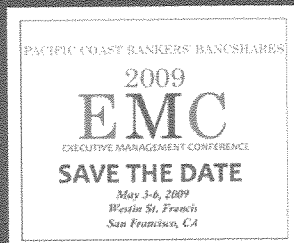
### EMC Conference

"This was one of the most informative conferences I have attended; very valuable information was provided"

~Rod Wiessner  
Charter Oak Bank

Save the date for the

PCBB 2009  
Executive  
Management  
Conference  
Westin St. Francis  
San Francisco  
May 3-6, 2009



This past year was one of the most challenging in history for the banking industry. Extreme leverage outside the banking system, high competition and poor underwriting led to a spike in defaults and foreclosures. The result was a crisis that spread around the world and nearly crippled the financial industry. A dramatic increase in default and foreclosure activity, a collapse in home prices and disappearing liquidity led governments worldwide to cut interest rates to historical lows.

Throughout it all, community bankers endured extraordinary volatility that has forever changed the face of banking. Overall, nearly \$1 trillion in losses were taken by financial institutions and over \$30 trillion in market value was wiped out.

To say that every banker has experienced an unprecedented credit and economic downturn is an understatement. It is clear we are in the midst of a 100 year event and conditions are the toughest since the 1930's. Banks, investment banks and even government agencies have failed or been seized.

It is certain that the events of last year were unmatched. In fact, 2008 saw the largest-ever bankruptcy, the single biggest bank failure and the worst Ponzi scheme in history. In addition, more than 2 million homes have received a default notice, about 1 in 5 homeowners are underwater on their mortgage and more than 2.6 million jobs have been lost.

That was 2008.

Fast forward to 2009 and we find conditions remain difficult.

Deteriorating economic conditions, increased asset quality problems, ongoing liquidity challenges and greater loan loss provisioning continue. Those factors and others will result in lower industry profitability and strained resources. As this year ends, there is no doubt that we will likely see more bank failures than we have in years.

As for regulation, it will tighten further and the Federal Reserve's role will continue to expand. Bank failures will keep M&A activity weak, as stronger banks look to purchase assets from the FDIC at distressed prices. By industry, look for retail, manufacturing and home building to drop further.

Despite such extreme turmoil and a projected outlook the Federal Reserve calls "bleak," we remain filled with optimism for community banks. Certainly, many banks are struggling under the weight of deepening problems, but most of those are large national banks or super regional and that provides opportunity.

Community bankers are not only resilient, but the business model is sound and of all banks operating in the country, community bankers know their customers the best.

Sincerely,

Steve Brown  
President & CEO  
Pacific Coast Bankers' Bancshares



Pacific Coast Bankers' Bank  
Subsidiary of  
Pacific Coast Bankers' Bancshares

Residential Mortgage Activity Detail

January 1, 2009 – February 28, 2009

Pacific Coast Bankers Bank  
Mortgage Backed Securities Purchases under TARP

	Description	Issued by	CUSIP	Current Par
(b) (4)	Pass through MBS due 09/1/2018	FNMA	(b) (4)	\$ 7,498
	Pass through MBS due 03/1/2021	FNMA		\$ 4,349
	Pass through MBS due 11/1/2019	FNMA		\$ 2,954
	Pass through MBS due 07/1/2020	FNMA		\$ 2,504
	Pass through MBS due 05/1/2021	FNMA		\$ 5,897
	Pass through MBS due 01/1/2024	FHLMC		\$ 4,949
	Pass through MBS due 12/1/2021	FHLMC		\$ 4,945
	Pass through MBS due 02/1/2023	FNMA		\$ 5,000
	Pass through MBS due 08/1/2020	FNMA		\$ 5,477
	Pass through MBS due 12/1/2019	FHLMC		\$ 5,134
	Pass through MBS due 10/1/2021	FNMA		\$ 4,909
	Pass through MBS due 04/1/2023	FNMA		\$ 4,371
	Pass through MBS due 11/1/2023	FHLMC		\$ 3,006
				<u>\$ 60,992</u>

Loans Funded  
January 1, 2009 – through February 28, 2009  
Pacific Coast Bankers' Bank  
Subsidiary of  
Pacific Coast Bankers' Bancshares



Pacific Coast Bankers Bancshares  
 Loans Funded  
 1/1/2009 - 2/28/2009

<u>Loan Name</u>	<u>Loan Type</u>	<u>Note Amount</u>	<u>PCBB Commitment Amount</u>	<u>PCBB Current Balance</u>
New				
b(4), b(6)	Com'l/Ind Revolving LOC	70,000	70,000	-
	RE Constr LOC Non-Rev	6,514,000	2,000,000	763,388
	Com'l/Ind Installment	3,500,000	1,550,000	1,550,000
	Com'l/Ind Revolving LOC	50,000	50,000	-
	Com'l/Ind Installment	1,350,000	1,150,000	1,150,000
	Com'l/Ind Term	2,250,250	5,000	4,881
	Com'l/Ind Term	1,716,862	5,000	4,722
	RE Commercial Term	1,969,328	10,000	9,971
	RE Commercial Term	1,736,603	10,000	9,980
	RE Commercial Term	2,735,000	10,000	10,000
	Com'l/Ind Term	2,000,000	10,000	10,000
	RE Commercial Term	519,375	5,194	5,194
	RE Commercial Term	1,950,000	5,000	5,000
	RE Commercial Term	1,125,000	5,000	5,000
	Construction Non-Rev	8,000,000	10,000	-
	Com'l/Ind Term	928,452	10,000	9,285
Renewal/Extension/Increased				
b(4), b(6)	RE Constr LOC Non-Rev	4,558,985	742,488	742,488
	Holding Co Revolving LOC	25,000,000	7,500,000	6,943,589
	RE Commercial Installment	901,093	180,555	156,385
	RE Commercial Installment	1,348,430	270,833	237,390
	RE Commercial Installment	1,477,165	298,558	261,350
	RE Constr LOC Non-Rev	3,435,000	2,000,000	1,637,723
	RE Constr LOC Non-Rev	2,517,000	1,514,000	1,513,797
	RE Constr LOC Non-Rev	3,263,000	2,238,500	1,794,100
	Com'l/Ind Revolving LOC	500,000	500,000	288,106
	Consumer Installment	250,000	245,000	239,989
Com'l/Ind Revolving LOC	3,000,000	800,000	-	
		<b>82,665,543</b>	<b>21,195,128</b>	<b>17,352,339</b>

Pacific Coast Bankers' Bank  
Subsidiary of  
Pacific Coast Bankers' Bancshares

Advances of Liquidity Facilities  
January 1, 2009 – February 28, 2009



# FED FUND LOC USE BY DAY

FOR THE PERIOD 12/23/08 TO 12/31/08

12/23/2008

ABA NO	Bank Name
(b)	(4)

Days	Consec Days	Amount	Limit	OVERLINE?	OVERDAYS?
1	5	1,000,000 U	3,500,000		
1	7	130,000 U	7,000,000		
1	9	2,645,000 U	5,000,000		
1	6	750,000 U	2,000,000		
1	1	25,000 U	5,000,000		
1	1	65,000 U	6,000,000		
1	4	1,080,000 U	7,000,000		
1	6	25,000 U	7,000,000		
1	2	2,615,000 U	20,000,000		
1	3	990,000 U	7,000,000		
1	4	205,000 U	5,000,000		
1	1	110,000 U	2,500,000		
1	1	490,000 U	2,000,000		
1	15	1,745,000 U	3,500,000		
1	7	1,740,000 U	2,000,000		
1	1	1,470,000 U	20,000,000		
1	7	90,000 U	2,000,000		
1	2	60,000 U	4,000,000		
1	1	335,000 U	3,000,000		
1	8	2,660,000 U	4,000,000		
1	3	950,000 U	3,000,000		
		<hr/>			
		19,180,000			

12/24/2008

ABA NO	Bank Name
(b)	(4)

Days	Consec Days	Amount	Limit	OVERLINE?	OVERDAYS?
2	6	380,000 U	3,500,000		
2	1	2,000,000 U	2,000,000		
2	8	755,000 U	7,000,000		
2	10	1,485,000 U	5,000,000		
2	7	750,000 U	2,000,000		
2	7	270,000 U	7,000,000		
2	3	985,000 U	20,000,000		
2	4	275,000 U	7,000,000		
2	16	1,915,000 U	3,500,000		
2	1	555,000 U	20,000,000		
2	8	100,000 S	3,000,000		
2	1	1,205,000 U	20,000,000		
2	9	2,485,000 U	4,000,000		
2	4	850,000 U	3,000,000		
2	1	295,000 U	25,000,000		
		<hr/>			
		14,305,000			

12/26/2008

ABA NO	Bank Name
(b)	(4)

Days	Consec Days	Amount	Limit	OVERLINE?	OVERDAYS?
3	7	715,000 U	3,500,000		
3	2	2,000,000 U	2,000,000		
3	9	790,000 U	7,000,000		

12/26/2008

<u>ABA NO</u>	<u>Bank Name</u>
(b)	(4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
3	11	1,335,000 U	5,000,000		
3	8	750,000 U	2,000,000		
3	1	45,000 U	4,000,000		
3	8	285,000 U	7,000,000		
3	4	5,700,000 U	20,000,000		
3	5	830,000 U	7,000,000		
3	1	330,000 U	5,000,000		
3	1	165,000 U	2,500,000		
3	17	1,995,000 U	3,500,000		
3	9	245,000 S	3,000,000		
3	1	840,000 U	5,000,000		
3	1	100,000 U	3,000,000		
3	2	1,845,000 U	20,000,000		
3	10	2,865,000 U	4,000,000		
3	5	470,000 U	3,000,000		
		<hr/>			
		21,305,000			

12/29/2008

<u>ABA NO</u>	<u>Bank Name</u>
(b)	(4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	8	680,000 U	3,500,000		
1	3	2,000,000 U	2,000,000		
1	10	1,045,000 U	7,000,000		
1	12	1,150,000 U	5,000,000		
1	1	2,220,000 U	25,000,000		
1	1	4,000,000 U	20,000,000		
1	1	2,500,000 U	5,000,000		
1	9	750,000 U	2,000,000		
1	1	500,000 U	25,000,000		
1	1	440,000 U	3,000,000		
1	1	5,000,000 U	5,000,000		
1	9	805,000 U	7,000,000		
1	5	2,125,000 U	20,000,000		
1	6	1,145,000 U	7,000,000		
1	1	180,000 U	2,000,000		
1	1	185,000 U	10,000,000		
1	2	530,000 U	2,500,000		
1	1	420,000 U	10,000,000		
1	1	1,450,000 U	10,000,000		
1	1	195,000 U	10,000,000		
1	1	180,000 U	3,000,000		
1	1	1,300,000 U	2,000,000		
1	1	1,000,000 U	5,000,000		
1	1	45,000 U	4,000,000		
1	1	875,000 U	2,500,000		
1	1	1,685,000 U	20,000,000		
1	10	295,000 S	3,000,000		
1	1	760,000 U	13,000,000		
1	3	25,000 U	20,000,000		
1	1	500,000 U	2,000,000		
1	11	2,805,000 U	4,000,000		
1	1	10,000 U	5,000,000		

12/29/2008

ABA NO Bank Name  
**(b) (4)**

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	1,500,000 U	3,000,000		
1	6	590,000 U	3,000,000		
		<u>38,890,000</u>			

12/30/2008

ABA NO Bank Name  
**(b) (4)**

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	115,000 U	1,500,000		
1	11	315,000 U	7,000,000		
1	13	955,000 U	5,000,000		
1	1	1,645,000 U	4,000,000		
1	1	3,000,000 U	3,000,000		
1	2	870,000 U	5,000,000		
1	10	2,500,000 U	2,000,000	YES	
1	1	95,000 U	4,000,000		
1	2	515,000 U	3,000,000		
1	10	515,000 U	7,000,000		
1	6	8,110,000 U	20,000,000		
1	7	1,745,000 U	7,000,000		
1	1	10,000 U	1,500,000		
1	1	245,000 U	5,000,000		
1	2	2,640,000 U	10,000,000		
1	1	20,000 U	2,000,000		
1	1	1,000,000 U	10,000,000		
1	2	10,000 U	2,000,000		
1	2	750,000 U	4,000,000		
1	2	3,950,000 U	20,000,000		
1	1	10,000 U	4,000,000		
1	11	265,000 U	2,000,000		
1	1	335,000 U	2,000,000		
1	1	0 U	0		
1	1	3,010,000 U	10,000,000		
1	1	790,000 U	5,000,000		
1	1	1,075,000 U	12,000,000		
1	1	2,745,000 U	3,000,000		
1	12	3,130,000 U	4,000,000		
1	7	665,000 U	3,000,000		
		<u>41,030,000</u>			

12/31/2008

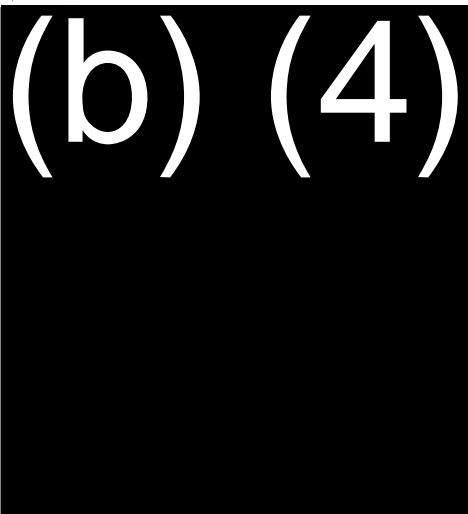
ABA NO Bank Name  
**(b) (4)**

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
2	1	60,000 U	6,000,000		
2	14	745,000 U	5,000,000		
2	1	2,820,000 U	25,000,000		
2	3	440,000 U	5,000,000		
2	11	2,500,000 U	2,000,000	YES	
2	1	75,000 U	4,000,000		
2	1	20,000 U	6,000,000		
2	1	160,000 U	20,000,000		
2	11	160,000 U	7,000,000		
2	8	140,000 U	7,000,000		
2	2	15,000 U	1,500,000		



12/31/2008

ABA NO      Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
2	3	3,465,000 U	10,000,000		
2	1	135,000 U	17,000,000		
2	1	970,000 U	10,000,000		
2	3	300,000 U	2,000,000		
2	3	895,000 U	4,000,000		
2	1	120,000 U	8,000,000		
2	12	230,000 S	3,000,000		
2	2	4,745,000 U	10,000,000		
2	1	3,000,000 U	6,000,000		
2	13	3,425,000 U	4,000,000		
2	1	1,100,000 U	6,000,000		
1	1	3,000,000 U	3,000,000		
2	8	665,000 U	3,000,000		
2	1	1,560,000 U	4,000,000		
2	1	1,140,000 U	25,000,000		
		<hr/> 31,885,000			

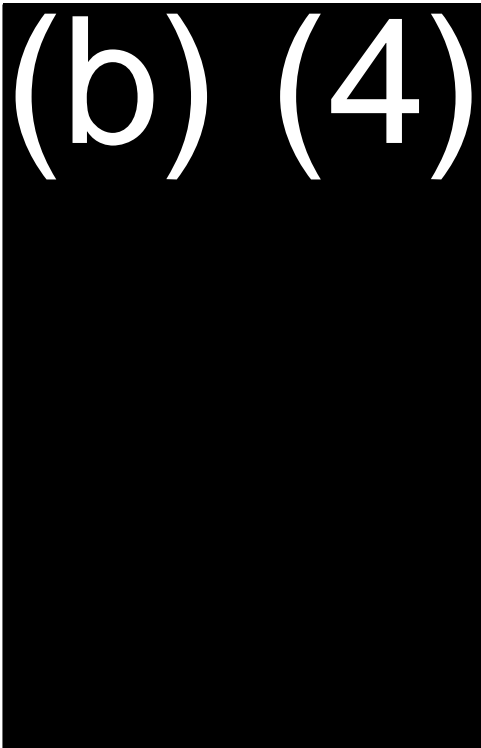


# FED FUND LOC USE BY DAY

FOR THE PERIOD 1/1/09 TO 2/28/09

01/02/2009

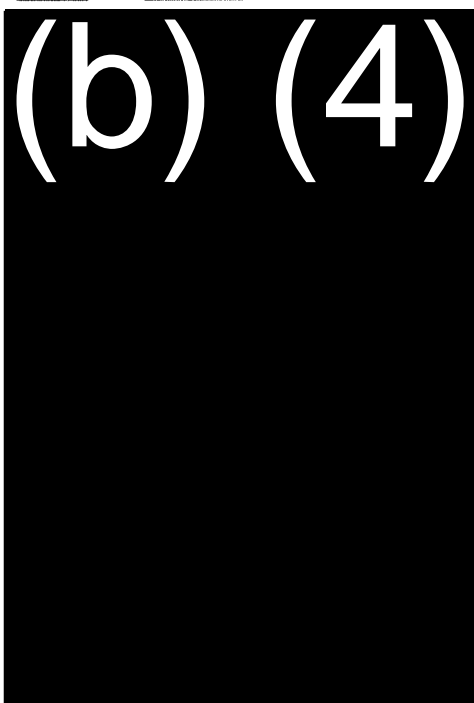
ABA NO      Bank Name



<u>Days</u>	<u>Consec</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
	<u>Days</u>				
3	15	965,000 U	5,000,000		
3	2	2,385,000 U	25,000,000		
3	4	915,000 U	5,000,000		
3	12	2,500,000 U	2,000,000	YES	
3	2	1,715,000 U	4,000,000		
3	1	1,215,000 U	5,000,000		
3	12	760,000 U	7,000,000		
3	4	575,000 U	2,000,000		
3	4	310,000 U	4,000,000		
3	1	910,000 U	9,000,000		
3	1	345,000 U	3,000,000		
3	2	920,000 U	8,000,000		
3	13	120,000 U	2,000,000		
3	3	5,445,000 U	10,000,000		
3	1	100,000 U	12,000,000		
3	2	3,000,000 U	6,000,000		
3	1	140,000 U	2,000,000		
3	14	4,575,000 U	4,000,000	YES	
3	2	5,220,000 U	6,000,000		
3	9	580,000 U	3,000,000		
3	2	2,000,000 U	4,000,000		
3	1	2,100,000 U	8,000,000		
		<hr/>			
		36,795,000			

01/05/2009

ABA NO      Bank Name



<u>Days</u>	<u>Consec</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
	<u>Days</u>				
1	1	1,160,000 U	7,000,000		
1	16	1,675,000 U	5,000,000		
1	3	4,685,000 U	25,000,000		
1	5	3,895,000 U	5,000,000		
1	1	4,900,000 U	5,000,000		
1	13	2,500,000 U	2,000,000	YES	
1	3	1,840,000 U	4,000,000		
1	1	10,000,000 U	10,000,000		
1	13	1,050,000 U	7,000,000		
1	1	2,095,000 U	10,000,000		
1	1	70,000 U	8,000,000		
1	1	205,000 U	2,500,000		
1	1	10,000 U	2,000,000		
1	5	500,000 U	4,000,000		
1	1	825,000 U	20,000,000		
1	3	40,000 U	8,000,000		
1	14	140,000 S	3,000,000		
1	4	4,890,000 U	10,000,000		
1	1	50,000 U	4,000,000		
1	1	1,265,000 U	20,000,000		
1	3	1,275,000 U	6,000,000		

01/05/2009

ABA NO Bank Name  
**(b) (4)**

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	15	3,485,000 U	4,000,000		
1	10	885,000 U	3,000,000		
1	3	3,050,000 U	4,000,000		
1	2	1,750,000 U	8,000,000		
		<hr/>			
		52,240,000			

01/06/2009

ABA NO Bank Name  
**(b) (4)**

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	2	725,000 U	7,000,000		
1	17	1,720,000 U	5,000,000		
1	6	965,000 U	5,000,000		
1	2	4,900,000 U	5,000,000		
1	14	2,500,000 U	2,000,000	YES	
1	14	910,000 U	7,000,000		
1	1	380,000 U	10,000,000		
1	1	45,000 U	3,000,000		
1	6	705,000 U	4,000,000		
1	1	40,000 U	8,000,000		
1	2	10,000 U	20,000,000		
1	15	280,000 S	3,000,000		
1	4	490,000 U	6,000,000		
1	16	2,850,000 U	4,000,000		
1	11	1,320,000 U	3,000,000		
1	4	1,560,000 U	4,000,000		
1	3	1,000,000 U	8,000,000		
		<hr/>			
		20,400,000			

01/07/2009

ABA NO Bank Name  
**(b) (4)**

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	5,475,000 U	12,000,000		
1	18	1,380,000 U	5,000,000		
1	7	235,000 U	5,000,000		
1	3	4,900,000 U	5,000,000		
1	15	3,000,000 U	2,000,000	YES	
1	1	510,000 U	4,000,000		
1	15	65,000 U	7,000,000		
1	1	1,750,000 U	20,000,000		
1	1	1,270,000 U	2,500,000		
1	2	40,000 U	10,000,000		
1	2	145,000 U	3,000,000		
1	1	1,270,000 U	3,500,000		
1	7	385,000 U	4,000,000		
1	1	520,000 U	9,000,000		
1	1	125,000 U	3,000,000		
1	16	470,000 S	3,000,000		
1	1	85,000 U	4,000,000		
1	1	15,000 U	4,000,000		
1	5	6,000,000 U	6,000,000		
1	17	2,780,000 U	4,000,000		
1	12	1,260,000 U	3,000,000		
1	5	1,950,000 U	4,000,000		

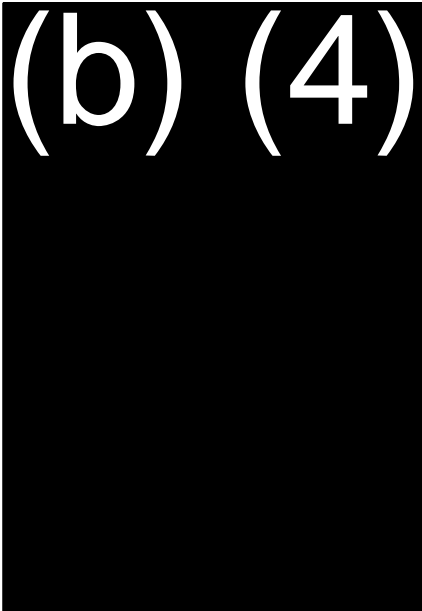
01/07/2009

ABA NO    Bank Name

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
		33,630,000			

01/08/2009

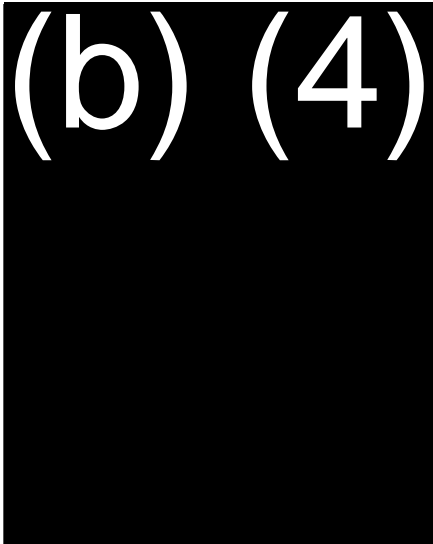
ABA NO    Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	2	10,805,000 U	12,000,000		
1	19	1,190,000 U	5,000,000		
1	1	50,000 U	3,000,000		
1	4	4,900,000 U	5,000,000		
1	16	1,995,000 U	2,000,000		
1	1	20,000 U	5,000,000		
1	1	3,170,000 U	6,000,000		
1	1	1,000,000 U	5,000,000		
1	2	4,305,000 U	20,000,000		
1	3	1,120,000 U	3,000,000		
1	2	1,425,000 U	3,500,000		
1	1	1,500,000 U	3,000,000		
1	2	840,000 U	9,000,000		
1	17	280,000 S	3,000,000		
1	6	6,000,000 U	6,000,000		
1	18	2,335,000 U	4,000,000		
1	1	12,000 U	2,000,000		
1	13	1,015,000 U	3,000,000		
		41,962,000			

01/09/2009

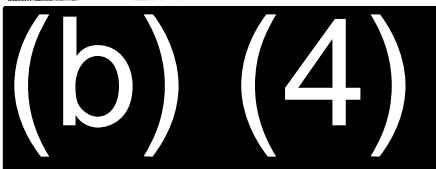
ABA NO    Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
3	3	3,275,000 U	12,000,000		
3	20	1,150,000 U	5,000,000		
3	17	2,745,000 U	2,000,000	YES	
3	1	900,000 U	4,000,000		
3	1	1,500,000 U	2,500,000		
3	3	4,680,000 U	20,000,000		
3	4	1,560,000 U	3,000,000		
3	3	875,000 U	3,500,000		
3	2	1,500,000 U	3,000,000		
3	1	80,000 U	3,000,000		
3	18	285,000 S	3,000,000		
3	1	165,000 U	4,000,000		
3	1	1,010,000 U	20,000,000		
3	19	2,490,000 U	4,000,000		
3	14	295,000 U	3,000,000		
3	1	505,000 U	4,000,000		
		23,015,000			

01/12/2009

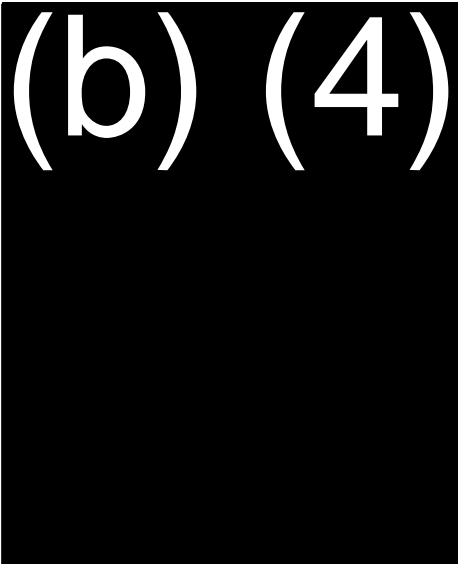
ABA NO    Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	1,500,000 U	2,000,000		
1	4	1,055,000 U	12,000,000		
1	21	1,360,000 U	5,000,000		
1	1	7,010,000 U	25,000,000		
1	1	950,000 U	5,000,000		

01/12/2009

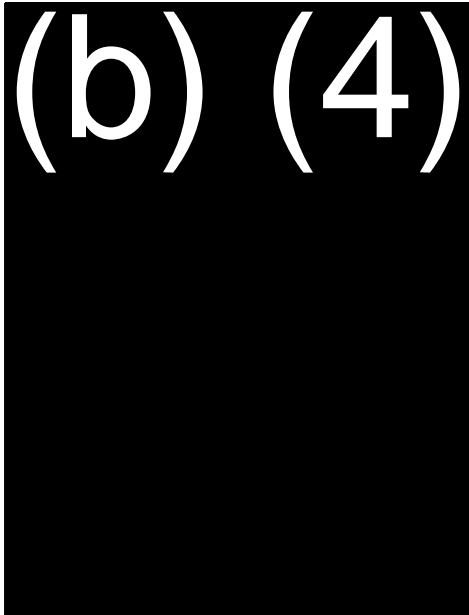
ABA NO      Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	18		2,745,000 U	2,000,000	YES	
1	1		9,900,000 U	20,000,000		
1	2		925,000 U	2,500,000		
1	4		4,820,000 U	20,000,000		
1	1		3,350,000 U	5,000,000		
1	1		450,000 U	10,000,000		
1	5		1,765,000 U	3,000,000		
1	4		1,030,000 U	3,500,000		
1	1		2,335,000 U	20,000,000		
1	1		710,000 U	8,000,000		
1	1		60,000 U	13,000,000		
1	2		50,000 U	4,000,000		
1	2		6,370,000 U	20,000,000		
1	1		650,000 U	6,000,000		
1	20		3,910,000 U	4,000,000		
1	15		45,000 U	3,000,000		
1	2		950,000 U	4,000,000		
			<hr/>			
			51,940,000			

01/13/2009

ABA NO      Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	2		1,500,000 U	2,000,000		
1	22		1,490,000 U	5,000,000		
1	1		830,000 U	9,000,000		
1	1		1,000,000 U	4,000,000		
1	19		2,745,000 U	2,000,000	YES	
1	1		140,000 U	6,000,000		
1	1		2,000,000 U	2,000,000		
1	5		910,000 U	20,000,000		
1	2		2,260,000 U	10,000,000		
1	1		465,000 U	10,000,000		
1	6		2,340,000 U	3,000,000		
1	5		1,275,000 U	3,500,000		
1	2		45,000 U	20,000,000		
1	1		505,000 U	4,000,000		
1	3		55,000 U	4,000,000		
1	3		4,550,000 U	20,000,000		
1	21		2,615,000 U	4,000,000		
1	3		665,000 U	4,000,000		
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			25,390,000			

01/14/2009

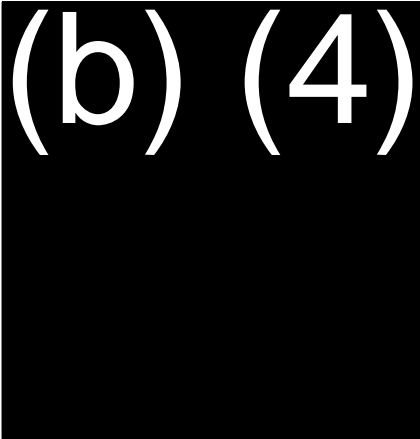
ABA NO      Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	3		1,500,000 U	2,000,000		
1	23		1,830,000 U	5,000,000		
1	1		890,000 U	25,000,000		
1	20		2,000,000 U	2,000,000		
1	20		745,000 S	1,000,000		
1	2		2,000,000 U	2,000,000		
1	1		1,060,000 U	2,000,000		
1	1		550,000 U	2,500,000		

01/14/2009

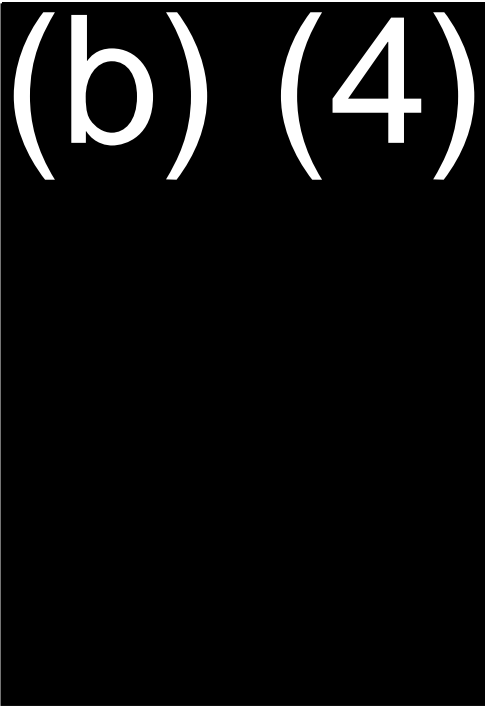
ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	2		325,000 U	10,000,000		
1	6		1,210,000 U	3,500,000		
1	1		200,000 U	3,000,000		
1	1		465,000 U	10,000,000		
1	1		100,000 U	2,000,000		
1	2		900,000 U	4,000,000		
1	1		315,000 U	2,000,000		
1	4		50,000 U	4,000,000		
1	4		885,000 U	20,000,000		
1	1		3,235,000 U	6,000,000		
1	22		2,150,000 U	4,000,000		
1	1		470,000 U	30,000,000		
1	1		140,000 U	7,000,000		
			<hr/>			
			21,020,000			

01/15/2009

ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	4		1,500,000 U	2,000,000		
1	1		485,000 U	7,000,000		
1	24		1,895,000 U	5,000,000		
1	1		1,035,000 U	5,000,000		
1	21		1,745,000 U	2,000,000		
1	3		2,000,000 U	2,000,000		
1	1		110,000 U	5,000,000		
1	2		665,000 U	2,500,000		
1	1		3,915,000 U	20,000,000		
1	1		12,000,000 U	12,000,000		
1	1		70,000 U	2,500,000		
1	1		4,720,000 U	10,000,000		
1	7		1,060,000 U	3,500,000		
1	2		125,000 U	3,000,000		
1	1		2,470,000 U	8,000,000		
1	2		365,000 U	2,000,000		
1	1		1,300,000 U	2,000,000		
1	1		15,000 U	2,500,000		
1	23		2,820,000 U	4,000,000		
1	2		745,000 U	7,000,000		
1	1		1,400,000 U	4,000,000		
			<hr/>			
			40,440,000			

01/16/2009

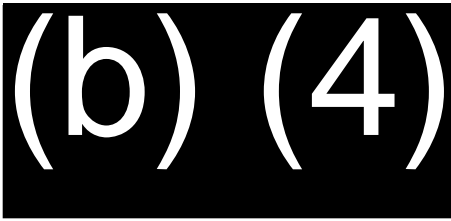
ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
4	1		8,500,000 U	25,000,000		
4	2		1,555,000 U	5,000,000		
4	22		1,500,000 U	2,000,000		
4	4		2,000,000 U	2,000,000		
4	3		675,000 U	2,500,000		
4	2		12,000,000 U	12,000,000		
4	2		400,000 U	2,500,000		
4	1		250,000 U	10,000,000		
4	8		1,160,000 U	3,500,000		

01/16/2009

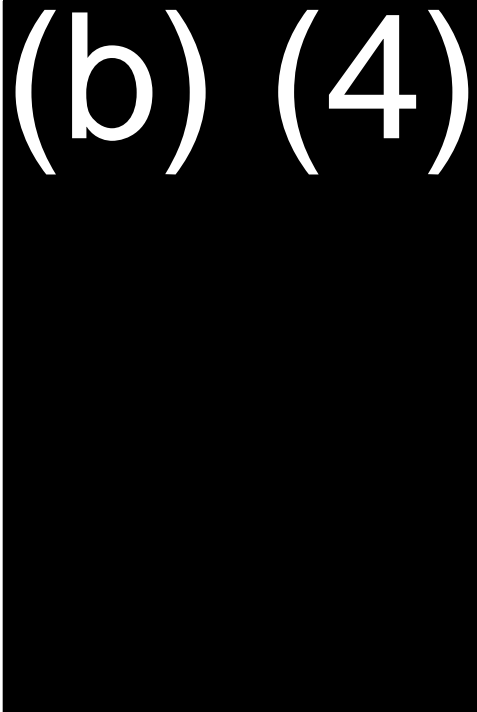
ABA NO Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
4	2	2,440,000 U	8,000,000		
4	3	260,000 U	2,000,000		
4	2	1,300,000 U	2,000,000		
4	24	4,000,000 U	4,000,000		
4	1	145,000 S	3,500,000		
4	2	2,120,000 U	4,000,000		
		<u>38,305,000</u>			

01/20/2009

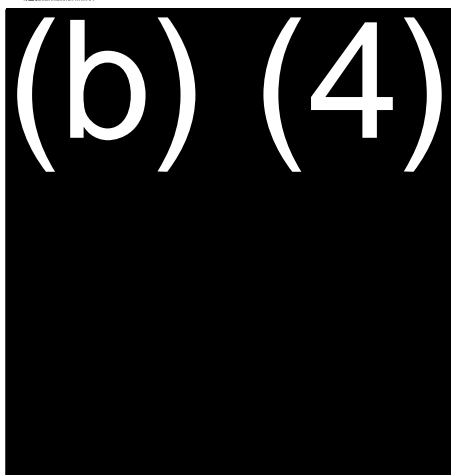
ABA NO Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	1,405,000 U	7,000,000		
1	1	1,555,000 U	5,000,000		
1	1	180,000 U	2,000,000		
1	3	355,000 U	5,000,000		
1	23	1,235,000 U	2,000,000		
1	1	205,000 U	3,000,000		
1	4	500,000 U	2,500,000		
1	1	5,015,000 U	20,000,000		
1	1	1,855,000 U	7,000,000		
1	1	1,040,000 U	10,000,000		
1	3	790,000 U	2,500,000		
1	2	85,000 U	10,000,000		
1	9	1,185,000 U	3,500,000		
1	1	20,000 U	20,000,000		
1	1	210,000 S	3,000,000		
1	4	85,000 U	2,000,000		
1	3	1,300,000 U	2,000,000		
1	1	380,000 U	2,500,000		
1	25	1,545,000 U	4,000,000		
1	1	3,000,000 U	3,000,000		
1	1	24,585,000 U	30,000,000		
		<u>46,530,000</u>			

01/21/2009

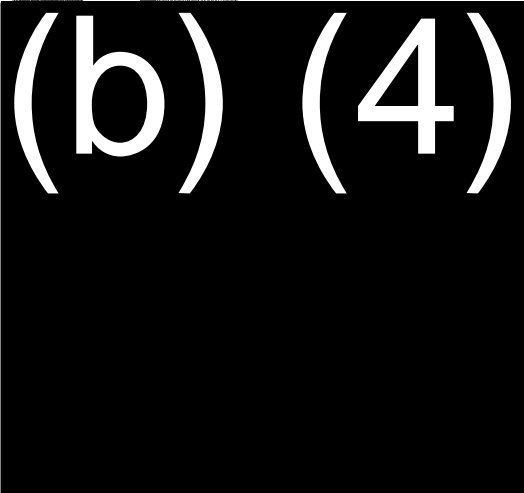
ABA NO Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	55,000 U	3,000,000		
1	2	1,340,000 U	5,000,000		
1	1	100,000 U	14,000,000		
1	2	110,000 U	2,000,000		
1	24	1,235,000 U	2,000,000		
1	2	2,230,000 U	7,000,000		
1	2	910,000 U	10,000,000		
1	1	10,000 U	1,500,000		
1	4	215,000 U	2,500,000		
1	1	540,000 U	2,000,000		
1	1	385,000 U	4,000,000		
1	1	1,400,000 U	6,000,000		
1	26	1,190,000 U	4,000,000		
1	2	29,650,000 U	30,000,000		
		<u>39,370,000</u>			

01/22/2009

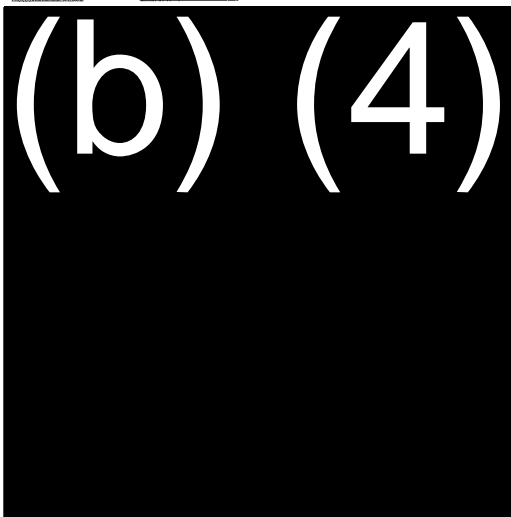
ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	3		1,665,000 U	5,000,000		
1	1		5,915,000 U	25,000,000		
1	1		435,000 U	4,000,000		
1	1		30,000 U	3,000,000		
1	3		155,000 U	2,000,000		
1	3		1,700,000 U	7,000,000		
1	2		1,120,000 U	4,000,000		
1	1		555,000 S	3,000,000		
1	1		240,000 U	4,000,000		
1	1		200,000 S	3,000,000		
1	27		1,810,000 U	4,000,000		
1	1		3,000,000 U	3,000,000		
1	3		29,515,000 U	30,000,000		
1	1		1,185,000 U	7,000,000		
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			47,525,000			

01/23/2009

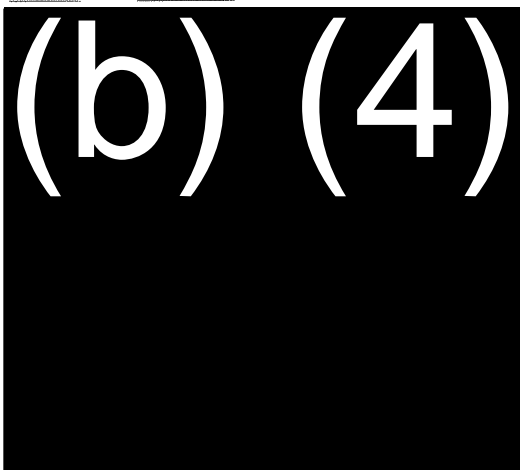
ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
3	4		1,340,000 U	5,000,000		
3	2		950,000 U	4,000,000		
3	4		190,000 U	2,000,000		
3	1		10,000 U	7,000,000		
3	4		155,000 U	7,000,000		
3	1		430,000 U	10,000,000		
3	3		1,615,000 U	4,000,000		
3	2		1,715,000 S	3,000,000		
3	2		335,000 U	4,000,000		
3	2		165,000 S	3,000,000		
3	1		1,030,000 U	20,000,000		
3	2		3,000,000 U	3,000,000		
3	1		230,000 U	3,000,000		
3	4		29,730,000 U	30,000,000		
3	2		1,185,000 U	7,000,000		
			<hr/>			
			42,080,000			

01/26/2009

ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	1		5,000,000 U	5,000,000		
1	5		1,525,000 U	5,000,000		
1	1		20,000 U	9,000,000		
1	3		45,000 U	4,000,000		
1	1		550,000 U	14,000,000		
1	5		290,000 U	2,000,000		
1	5		1,010,000 U	7,000,000		
1	4		1,800,000 U	4,000,000		
1	3		2,045,000 S	3,000,000		
1	2		6,035,000 U	20,000,000		
1	1		880,000 U	4,000,000		
1	3		3,000,000 U	3,000,000		
1	2		70,000 U	3,000,000		
1	5		28,820,000 U	30,000,000		



01/26/2009

ABA NO Bank Name

(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	3	1,560,000 U	7,000,000		
		52,650,000			

01/27/2009

ABA NO Bank Name

(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	6	1,535,000 U	5,000,000		
1	6	210,000 U	2,000,000		
1	1	475,000 U	2,500,000		
1	6	830,000 U	7,000,000		
1	1	1,165,000 U	10,000,000		
1	1	95,000 U	2,000,000		
1	1	400,000 U	10,000,000		
1	1	290,000 U	3,500,000		
1	5	1,755,000 U	4,000,000		
1	4	2,920,000 S	3,000,000		
1	1	15,000 S	3,000,000		
1	4	3,000,000 U	3,000,000		
1	6	11,620,000 U	30,000,000		
1	4	2,015,000 U	7,000,000		
		26,325,000			

01/28/2009

ABA NO Bank Name

(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	7	1,270,000 U	5,000,000		
1	7	110,000 U	2,000,000		
1	1	1,000,000 U	25,000,000		
1	1	1,165,000 U	6,000,000		
1	1	1,200,000 U	2,000,000		
1	2	970,000 U	2,500,000		
1	7	1,770,000 U	7,000,000		
1	2	695,000 U	10,000,000		
1	1	65,000 U	5,000,000		
1	2	200,000 U	2,000,000		
1	2	350,000 U	10,000,000		
1	6	2,620,000 U	4,000,000		
1	5	2,390,000 S	3,000,000		
1	1	40,000 U	20,000,000		
1	2	45,000 S	3,000,000		
1	5	2,000,000 U	3,000,000		
1	1	1,940,000 U	3,000,000		
1	5	1,970,000 U	7,000,000		
		19,800,000			

01/29/2009

ABA NO Bank Name

(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	8	1,410,000 U	5,000,000		
1	1	1,020,000 U	9,000,000		
1	8	210,000 U	2,000,000		
1	3	1,030,000 U	2,500,000		
1	8	165,000 U	7,000,000		
1	3	1,600,000 U	10,000,000		

01/29/2009

<u>ABA NO</u>	<u>Bank Name</u>
(b)	(4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	2,000,000 U	6,000,000		
1	1	40,000 U	3,500,000		
1	7	665,000 U	4,000,000		
1	6	1,015,000 S	3,000,000		
1	3	130,000 U	2,000,000		
1	1	165,000 U	13,000,000		
1	2	2,050,000 U	3,000,000		
1	6	2,010,000 U	7,000,000		
		<hr/>			
		13,510,000			

01/30/2009

<u>ABA NO</u>	<u>Bank Name</u>
(b)	(4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
3	9	720,000 U	5,000,000		
3	1	2,250,000 U	14,000,000		
3	9	475,000 U	2,000,000		
3	1	5,050,000 U	6,000,000		
3	2	2,000,000 U	6,000,000		
3	1	1,355,000 U	2,000,000		
3	2	85,000 U	3,500,000		
3	1	190,000 U	2,000,000		
3	8	170,000 U	4,000,000		
3	7	1,050,000 S	3,000,000		
3	1	110,000 U	8,000,000		
3	1	195,000 U	4,000,000		
3	1	2,600,000 U	3,000,000		
3	7	2,020,000 U	7,000,000		
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		18,270,000			

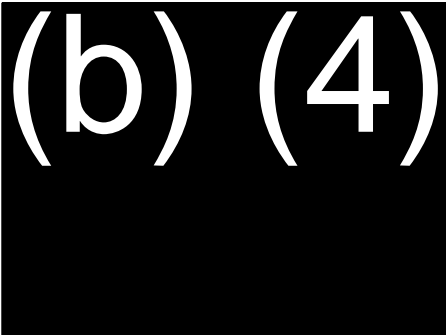
02/02/2009

<u>ABA NO</u>	<u>Bank Name</u>
(b)	(4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	10	810,000 U	5,000,000		
1	2	8,575,000 U	14,000,000		
1	1	300,000 U	7,000,000		
1	1	180,000 U	7,000,000		
1	1	645,000 U	3,000,000		
1	3	2,000,000 U	6,000,000		
1	2	590,000 U	2,000,000		
1	1	110,000 U	3,000,000		
1	3	180,000 U	3,500,000		
1	2	1,235,000 U	2,000,000		
1	8	1,010,000 S	3,000,000		
1	1	470,000 U	3,000,000		
1	1	66,000 U	20,000,000		
1	1	825,000 U	4,000,000		
1	1	150,000 U	2,500,000		
1	1	1,825,000 U	3,000,000		
1	8	1,940,000 U	7,000,000		
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		20,911,000			

02/03/2009

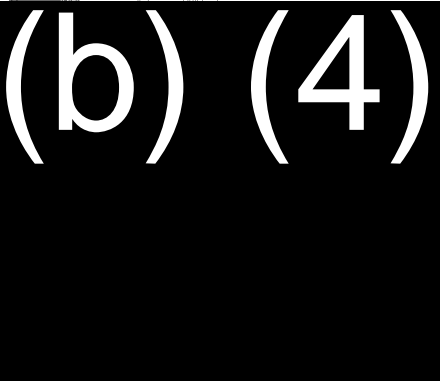
ABA NO Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	11	995,000 U	5,000,000		
1	4	2,000,000 U	6,000,000		
1	3	345,000 U	2,000,000		
1	3	575,000 U	2,000,000		
1	1	210,000 U	4,000,000		
1	9	735,000 S	3,000,000		
1	2	60,000 U	20,000,000		
1	1	2,000,000 U	5,000,000		
1	1	665,000 U	30,000,000		
1	9	1,125,000 U	7,000,000		
		<hr/>			
		8,710,000			

02/04/2009

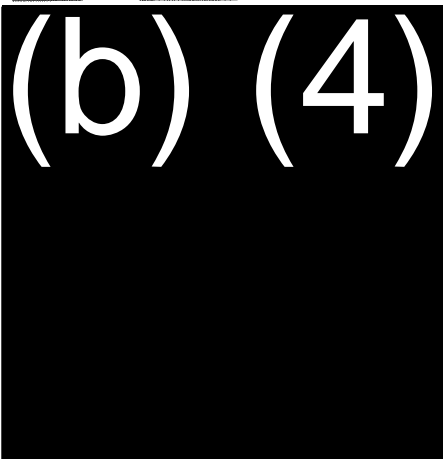
ABA NO Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	12	1,185,000 U	5,000,000		
1	1	1,010,000 U	20,000,000		
1	5	2,000,000 U	6,000,000		
1	1	125,000 U	2,000,000		
1	1	525,000 U	3,500,000		
1	2	850,000 U	4,000,000		
1	10	570,000 S	3,000,000		
1	3	135,000 U	20,000,000		
1	1	105,000 U	4,000,000		
1	1	15,000 U	4,000,000		
1	10	2,875,000 U	7,000,000		
		<hr/>			
		9,395,000			

02/05/2009

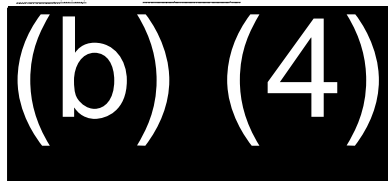
ABA NO Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	13	2,225,000 U	5,000,000		
1	1	1,000,000 U	2,000,000		
1	1	695,000 U	14,000,000		
1	1	4,000,000 U	4,000,000		
1	1	1,005,000 U	3,000,000		
1	1	1,420,000 U	3,000,000		
1	2	5,370,000 U	20,000,000		
1	1	95,000 U	5,000,000		
1	2	1,195,000 U	3,500,000		
1	3	500,000 U	4,000,000		
1	2	20,000 U	4,000,000		
1	1	420,000 U	3,000,000		
1	11	2,720,000 U	7,000,000		
		<hr/>			
		20,665,000			

02/06/2009

ABA NO Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
3	2	285,000 U	3,000,000		
3	3	1,465,000 U	3,500,000		
3	1	2,000,000 U	3,000,000		
3	4	180,000 U	4,000,000		
3	12	3,375,000 U	7,000,000		

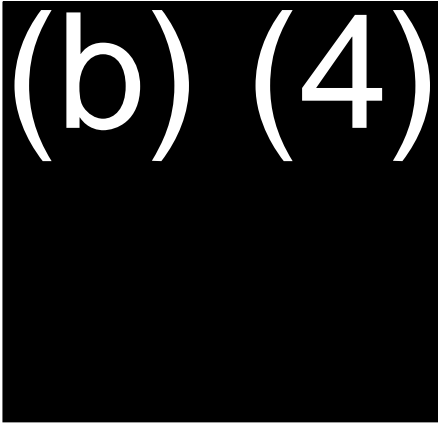
02/06/2009

ABA NO      Bank Name

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
		7,305,000			

02/09/2009

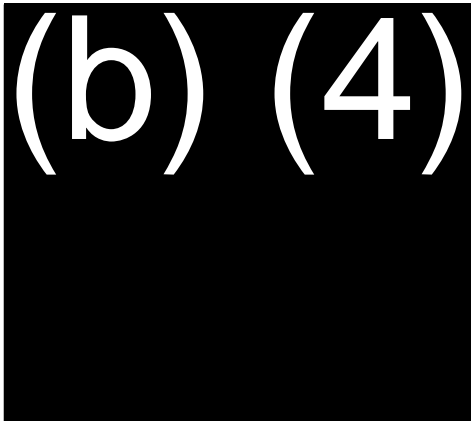
ABA NO      Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	1,920,000 U	5,000,000		
1	3	730,000 U	3,000,000		
1	1	15,000 U	5,000,000		
1	1	350,000 U	10,000,000		
1	1	20,000 U	2,000,000		
1	1	555,000 U	5,000,000		
1	4	1,540,000 U	3,500,000		
1	2	2,000,000 U	3,000,000		
1	5	340,000 U	4,000,000		
1	1	1,175,000 U	8,000,000		
1	1	1,155,000 U	3,000,000		
1	13	3,095,000 U	7,000,000		
		12,895,000			

02/10/2009

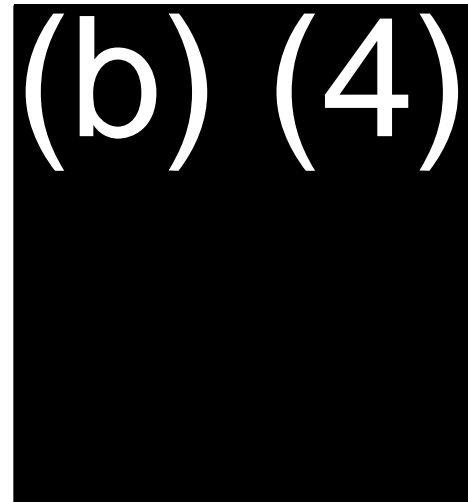
ABA NO      Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	10,000 U	20,000,000		
1	2	1,730,000 U	5,000,000		
1	1	3,655,000 U	14,000,000		
1	2	795,000 U	10,000,000		
1	2	80,000 U	2,000,000		
1	5	1,555,000 U	3,500,000		
1	3	2,000,000 U	3,000,000		
1	1	135,000 U	3,000,000		
1	2	615,000 U	8,000,000		
1	1	3,215,000 U	6,000,000		
1	2	965,000 U	3,000,000		
1	14	4,815,000 U	7,000,000		
		19,570,000			

02/11/2009

ABA NO      Bank Name



<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	500,000 U	5,000,000		
1	3	1,915,000 U	5,000,000		
1	1	500,000 U	2,000,000		
1	1	50,000 U	2,000,000		
1	1	170,000 U	4,000,000		
1	1	1,050,000 U	5,000,000		
1	1	2,000,000 U	5,000,000		
1	1	1,000,000 U	3,000,000		
1	3	175,000 U	2,000,000		
1	6	955,000 U	3,500,000		
1	4	2,000,000 U	3,000,000		
1	1	90,000 U	4,000,000		
1	1	55,000 U	20,000,000		
1	3	125,000 U	8,000,000		
1	3	1,290,000 U	3,000,000		

02/11/2009

<u>ABA NO</u>	<u>Bank Name</u>	<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
				11,875,000			

02/12/2009

<u>ABA NO</u>	<u>Bank Name</u>	<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
<b>(b) (4)</b>		1	1	4,300,000 U	5,000,000		
		1	1	10,000 U	1,500,000		
		1	4	1,605,000 U	5,000,000		
		1	2	145,000 U	2,000,000		
		1	1	410,000 U	3,000,000		
		1	1	1,000,000 U	10,000,000		
		1	2	430,000 U	4,000,000		
		1	1	4,790,000 U	20,000,000		
		1	7	1,005,000 U	3,500,000		
		1	5	2,000,000 U	3,000,000		
		1	1	2,200,000 U	10,000,000		
		1	1	45,000 U	4,000,000		
		1	1	2,000,000 U	2,000,000		
		1	1	100,000 U	2,000,000		
		1	1	3,000,000 U	3,000,000		
1	4	1,160,000 U	3,000,000				
				24,200,000			

02/13/2009

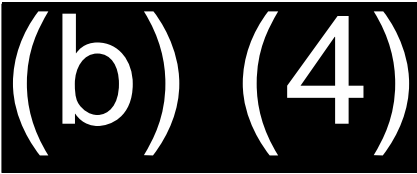
<u>ABA NO</u>	<u>Bank Name</u>	<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
<b>(b) (4)</b>		4	5	960,000 U	5,000,000		
		4	3	75,000 U	2,000,000		
		3	1	2,000,000 U	4,500,000		
		4	2	810,000 U	3,000,000		
		4	3	30,000 U	4,000,000		
		4	1	105,000 U	5,000,000		
		4	1	340,000 U	3,000,000		
		4	1	305,000 U	5,000,000		
		4	8	1,195,000 U	3,500,000		
		4	6	1,000,000 U	3,000,000		
		4	1	205,000 U	4,000,000		
		4	2	65,000 U	2,000,000		
		4	2	3,000,000 U	3,000,000		
		4	5	1,005,000 U	3,000,000		
		4	1	3,175,000 U	7,000,000		
				14,270,000			

02/17/2009

<u>ABA NO</u>	<u>Bank Name</u>	<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
<b>(b) (4)</b>		1	1	1,635,000 U	7,000,000		
		1	6	1,135,000 U	5,000,000		
		1	1	410,000 U	10,000,000		
		1	4	285,000 U	2,000,000		
		1	3	615,000 U	3,000,000		
		1	4	125,000 U	4,000,000		
		1	2	750,000 U	5,000,000		
		1	9	1,530,000 U	3,500,000		

02/17/2009

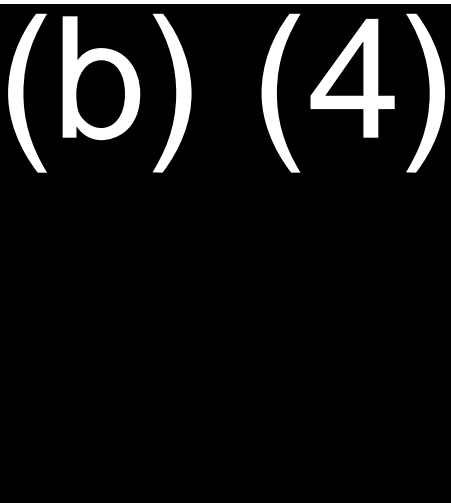
ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	2		190,000 U	4,000,000		
1	1		925,000 U	20,000,000		
1	6		150,000 U	3,000,000		
1	1		1,500,000 U	30,000,000		
1	2		2,870,000 U	7,000,000		
			<hr/>			
			12,120,000			

02/18/2009

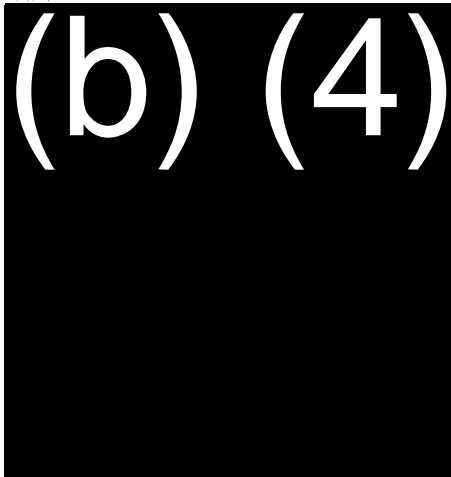
ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	2		900,000 U	7,000,000		
1	7		1,265,000 U	5,000,000		
1	5		430,000 U	2,000,000		
1	1		215,000 U	3,000,000		
1	1		100,000 U	3,000,000		
1	1		1,000,000 U	5,000,000		
1	1		850,000 U	20,000,000		
1	1		65,000 U	2,000,000		
1	10		1,435,000 U	3,500,000		
1	3		1,170,000 U	4,000,000		
1	1		325,000 U	3,000,000		
1	1		175,000 U	4,000,000		
1	2		495,000 U	20,000,000		
1	7		1,035,000 U	3,000,000		
1	3		2,435,000 U	7,000,000		
			<hr/>			
			11,895,000			

02/19/2009

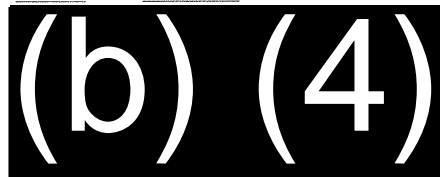
ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
1	3		140,000 U	7,000,000		
1	8		1,175,000 U	5,000,000		
1	6		370,000 U	2,000,000		
1	1		225,000 U	3,000,000		
1	1		85,000 U	4,000,000		
1	2		135,000 U	3,000,000		
1	2		680,000 U	2,000,000		
1	11		1,225,000 U	3,500,000		
1	4		730,000 U	4,000,000		
1	2		620,000 U	3,000,000		
1	2		140,000 U	4,000,000		
1	1		3,000,000 U	3,000,000		
1	8		715,000 U	3,000,000		
1	4		4,900,000 U	7,000,000		
			<hr/>			
			14,140,000			

02/20/2009

ABA NO Bank Name



Days	Consec		Amount	Limit	OVERLINE?	OVERDAYS?
	Days	Days				
3	9		645,000 U	5,000,000		
3	7		175,000 U	2,000,000		
3	3		155,000 U	3,000,000		
3	1		4,000,000 U	5,000,000		
3	3		730,000 U	2,000,000		

02/20/2009

ABA NO Bank Name  
(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
3	12	1,240,000 U	3,500,000		
3	5	705,000 U	4,000,000		
3	1	2,000,000 U	2,000,000		
3	2	3,000,000 U	3,000,000		
3	9	100,000 U	3,000,000		
3	5	4,490,000 U	7,000,000		
		<hr/>			
		17,240,000			

02/23/2009

ABA NO Bank Name  
(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	10	285,000 U	5,000,000		
1	4	80,000 U	3,000,000		
1	1	375,000 U	7,000,000		
1	1	125,000 U	10,000,000		
1	4	1,430,000 U	2,000,000		
1	1	25,000 S	3,500,000		
1	3	3,000,000 U	3,000,000		
1	6	4,420,000 U	7,000,000		
		<hr/>			
		9,740,000			

02/24/2009

ABA NO Bank Name  
(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	11	320,000 U	5,000,000		
1	1	15,000 U	2,000,000		
1	5	575,000 U	3,000,000		
1	2	410,000 U	7,000,000		
1	1	100,000 U	5,000,000		
1	1	480,000 U	10,000,000		
1	5	995,000 U	2,000,000		
1	1	60,000 U	3,000,000		
1	1	25,000 U	4,000,000		
1	1	1,000,000 U	2,500,000		
1	1	200,000 U	3,000,000		
1	7	3,510,000 U	7,000,000		
		<hr/>			
		7,690,000			

02/25/2009

ABA NO Bank Name  
(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	12	240,000 U	5,000,000		
1	1	500,000 U	25,000,000		
1	1	10,000 U	1,000,000		
1	6	490,000 U	3,000,000		
1	2	765,000 U	4,000,000		
1	2	1,005,000 U	2,500,000		
1	2	50,000 U	3,000,000		
1	8	2,605,000 U	7,000,000		
		<hr/>			
		5,665,000			

02/26/2009

ABA NO Bank Name  
(b) (4)

<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
1	1	15,000 U	9,000,000		

02/26/2009

<u>ABA NO</u>	<u>Bank Name</u>	<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
<b>(b) (4)</b>		1	1	560,000 U	25,000,000		
		1	1	230,000 U	5,000,000		
		1	1	10,000 U	6,000,000		
		1	1	30,000 U	10,000,000		
		1	1	420,000 U	3,000,000		
		1	3	15,000 U	4,000,000		
		1	3	1,005,000 U	2,500,000		
		1	1	95,000 U	4,000,000		
		1	3	1,850,000 U	3,000,000		
		1	9	2,800,000 U	7,000,000		
		1	1	505,000 U	25,000,000		
						<hr/>	
				7,535,000			

02/27/2009

<u>ABA NO</u>	<u>Bank Name</u>	<u>Days</u>	<u>Consec Days</u>	<u>Amount</u>	<u>Limit</u>	<u>OVERLINE?</u>	<u>OVERDAYS?</u>
<b>(b) (4)</b>		3	2	625,000 U	3,000,000		
		3	1	900,000 U	10,000,000		
		3	4	260,000 U	4,000,000		
		3	1	135,000 U	2,000,000		
		3	10	2,210,000 U	7,000,000		
				<hr/>			
				4,130,000			