CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Victory Bank
Person to be contacted about this report: Robert Schultz
Submission date: May 6, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 58615

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$3,960	$4,046	Home Equity Term and LOC, Personal Terms, Personal LOC and Overdraft Checking	
b. Average Commercial Loans	$16,896	$17,137	Commercial Construction, Comm Mortgage, Comm LOC, Comm Term	
c. Total Loans (sum of lines a and b)	$20,856	$21,183	Gross of any loan fees and before deducting for for Allowance for Loan Losses	

2. General Market Commentary (optional)