CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FNB Bancorp
Person to be contacted about this report: Terence Yu, Asst. Controller
Submission date: 04-29-09

RSSD (for Bank Holding Companies): 0003047743
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$55,133	$54,920	Monthly average balances based on General Ledger	**In March, seven new "Home Equity Line of Credit" were approved with $1.23MM commitments. One "Auto" loan was booked for $5M.**
b. Average Commercial Loans	$444,094	$444,802	Monthly average balances based on General Ledger	**In March, seven new commercial loans were approved for $6.65M. Thirty commercial loans were renewed with balances of $23MM.**
c. Total Loans (sum of lines a and b)	$499,227	$499,722	Sum of Above	

2. General Market Commentary (optional)

In first quarter of 2009, the bank has approved 42 new loans compared to 60 same period last year, total amount was $18MM compared to $35MM last year. The bank has also renewed 61 loans totaled $36MM compared to 48 loans totaled $14MM last year. Total amounts in pipeline to be funded in the next 90 days estimate at $7.7MM compared to $10.6MM same period last year. Total gross loans increased by $495 from $499,227 in February to $499,722 in March. The bank continue to lend to the communities that it serves.