CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Dickinson Financial Corporation II
Person to be contacted about this report: Dennis Ambroske, Treasurer
Submission date: April 24, 2009

RSSD (for Bank Holding Companies): 2107707
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	$574,403	$563,417		
b. Average Commercial Loans	$3,664,805	$3,624,318		
c. Total Loans (sum of lines a and b)	$4,239,208	$4,187,735		

2. General Market Commentary (optional)

Economic activity has fallen sharply in recent months and continues to weaken. Unemployment levels are increasing and business profits continue to decline, resulting in deteriorating debt service ability for both consumer and commercial customers. Demand for credit is weak, with most customers looking to deleverage given the economic uncertainty. Real estate remains severely depressed, with the near catastrophic deterioration seen in the single-family residential, land and construction markets now spreading rapidly to all other sectors.