CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers and Merchants Bancshares
Person to be contacted about this report: Kathryn Aderman
Submission date: 4/20/09

RSSD (for Bank Holding Companies): 1134881
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	$120,363	$121,916		
b. Average Commercial Loans	$259,749	$257,494		
c. Total Loans (sum of lines a and b)	$380,112	$379,410		

2. General Market Commentary (optional)