CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Adbanc, Inc
Person to be contacted about this report: Todd S. Adams, President
Submission date: April 30, 2009

RSSD (for Bank Holding Companies): 1055623
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	$83,954	$78,649	This includes consumer loans in Adams Bank & Trust and mortgage loans in Adams Mortgage LLC, which are the two components of Adbanc, Inc.	**March numbers declined because we were able to resell our secondary market mortgage loans faster than in February. February and March mortgage loans for our mortgage company were more than double our 2008 loans in these months.**
b. Average Commercial Loans	$339,283	$337,171		**March commercial loans declined due to significant pay downs in our Agricultural lines due to seasonal crop marketing. Commercial activity and loans has continued to expand and loans will increase in April and we have an expanding loan pipeline for May.**
c. Total Loans (sum of lines a and b)	$423,237	$415,820		

2. General Market Commentary (optional)

We are almost at capacity with the home mortgage loans we are currently processing. Currently, about 70% are refinances and 30% are home purchases.