CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Connecticut Bank and Trust Company
Person to be contacted about this report: Anson C. Hall
Submission date: 04-30-2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 57690

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$9,090	$9,204		Monthly New Loans (thousands) - February $131; March $52
b. Average Commercial Loans	$170,228	$170,880		Monthly New Loans (thousands) - February $1,992 ; March $5,542
c. Total Loans (sum of lines a and b)	$179,318	$180,084		

2. General Market Commentary (optional)

From early in Q3, 2008 through mid Q1, 2009 we saw a steady decline in demand for new loans. We believe, from talking to other community bankers in our area, their experiece was much the same. As March 2009 began, loan demand began to rise to the point where our pipeline has returned to more a normal level. It is too soon to judge whether this increase reflects overall increased demand or increase in our share of the market.