CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Monarch Financial Holdings (Monarch Bank)
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RSSD (for Bank Holding Companies): 3435386
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 34945

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$202,573	$206,071		**Consumer loans include mortgage loans held for sale.**
b. Average Commercial Loans	$380,840	$381,181		
c. Total Loans (sum of lines a and b)	$583,413	$587,252		

2. General Market Commentary (optional)