CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Seaside National Bank & Trust
Person to be contacted about this report: Barry Griffiths, SVP & CFO
Submission date: 4/13/09

RSSD (for Bank Holding Companies): N/A
Holding Company Docket Number (for Thrift Holding Companies): N/A
FDIC Certificate Number (for depository institutions): 58328

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$83,734	$106,792	We include consumer installment loans, consumer lines of credit as well as residential first and second mortgage loans. We also include residential mortgage loans we own but intend to sell in the secondary market	Normal growth/activity. Also our residential mortgage loans held for sale increased by about $19 million due to a new program we entered into during the month, so this part of the increase should not recur monthly.
b. Average Commercial Loans	$165,040	$172,680	We include commercial and industrial loans, as well as commercial real estate loans.	Normal growth/activity
c. Total Loans (sum of lines a and b)	$248,774	$279,472		

2. General Market Commentary (optional)