CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Elmira Savings Bank, FSB
Person to be contacted about this report: Jason Sanford, SVP of Finance (607-737-8814)
Submission date: April 17, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 16001

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$287,707	$291,320		**For February 2009, included in the Consumer Loan total are outstanding balances of loans originated by us, then sold (while we retain servicing responsibilities for the loans): $76,021 to FHLMC, $2,372 to SONYMA, and $6,843 to another upstate NY bank ---------- ----------** **For March 2009, included in the Consumer Loan total are outstanding balances of loans originated by us, then sold (while we retain servicing responsibilities for the loans): $79,780 to FHLMC, $2,408 to SONYMA, and $7,004 to another upstate NY bank**
b. Average Commercial Loans	$120,980	$120,463		
c. Total Loans (sum of lines a and b)	$408,687	$411,783		

2. General Market Commentary (optional)