CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Florida Parishes Bank **Holding Company: FPB Financial Corp.**
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RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies): 3862
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$88,569	$88,391		
b. Average Commercial Loans	$45,305	$46,880		
c. Total Loans (sum of lines a and b)	$133,874	$135,271		

2. General Market Commentary (optional)

Our lending activity has been robust, although the quality of applicant has declined. Our local economy has remained stable with only slight increases in our unemployment rate. Home mortgage activity has been very good, but the mix of closed loans has averaged 25% purchases and 75% refinances due to lower rates. New construction loans are down approximately 70% from 2008 levels.