CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HopFed Bancorp (Heritage Bank)
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Submission date: 4.30.09

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies): H2913
FDIC Certificate Number (for depository institutions): 30090

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$241,013	$239,000		**Negative growth partially the result of more consumers choosing to refinance into fixed rate loan products that are sold in the secondary market. In March 2009, the Bank closed and sold approximately $4.4 million in fixed rate residential mortgage loans.**
b. Average Commercial Loans	$380,992	$383,154		**Growth centered on agriculture related areas as farmers begin the plant corn. The Bank provided a short term loans for $2 million during March to the local municipal water and waste treatment agency.**
c. Total Loans (sum of lines a and b)	$622,005	$622,154		**Liquidity issues in state government created a delay that was deemed critical due to issues with water and sewer lines.**

2. General Market Commentary (optional)

Outside of Agri-business and residential refinancing, loan demand remains weak with some improvement just beginning to be seen as a result of the tax credit for first time home buyers.