CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FNB United Inc.
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RSSD (for Bank Holding Companies): 0001133473
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$362,670	$364,364		**Consumer loan production for the same period of time generated 1076 units, totaling $118.6 million in closed commitments. In these production totals are Residential Mortgage Loans, Auto loans, Home Equity Lines and all other Consumer loans. The production totals represents 248 new home purchases, 469**
b. Average Commercial Loans	$1,228,551	$1,214,617		
c. Total Loans (sum of lines a and b)	$1,591,222	$1,578,981		**Commercial loan production for the same period of time generated 90 units, totaling $18,855,656 in closed commitments. Included in these production totals would be C&I, Small Business and Commercial Real Estate types of loans.**

2. General Market Commentary (optional)

We have created 15 loan programs designed to assist our developers and home builders in the sale of residential lots, speculative home construction and new town homes & condominiums. At present time, we have approximately $2.6 million in varying stages of process, under these special programs. In addition we have assisted 12 families (totaling $3,380,838) to avoid foreclosure by utilizing both FNMA's and our own internal mortgage modificaiton programs. We presently have only 7 homes in foreclosure out of 4,593 in total mortgages serviced.