CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution:	**Patriot Bankshares, Inc.**	**RSSD (for Bank Holding Companies): 78858**
Person to be contacted about this report:	**David Johnston, SVP**	**Holding Company Docket Number (for Thrift Holding Companies):**
Submission Date:	**4/29/2009**	**FDIC Certificate Number (for depository institutions): 3258**

	in thousands			
	2009			
LENDING ACTIVITY (Thousands $)	**FEB**	**MAR**	**Key**	**Comments**
1. Loan Balances				
a. Average Consumer Loans	$115,323	$114,772	Includes the following accounts from our General Ledger: 10010 Consumer Real Estate, 13140 Home Equity Line of Credit, 13275 Consumer Construction, and 13310 Total Consumer Loans plus the average balance on the Patriot Bank Mortgage Line.	**Note that all balances exclude "Total Other Loans" which are not yet classified between consumer and commercial. These consist primarily of Loans in Process. The average monthly balance of "13470 Total Other Loans" was $3,630,207 in February and $4,153,420 in March.**
b. Average Commercial Loans	$802,773	$812,774	Calculated by netting average consumer loans from gross loans. Specifically, account "13480-Total Gross Loans" less account "13470 Total Other Loans" less total average consumer loans calculated above.	
c. Total Loans (sum of lines a and b)	$918,096	$927,546		

2. General Market Commentary (optional)