CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heritage Oaks Bancorp
Person to be contacted about this report: Margaret Torres, CFO
Submission date: April 28, 2009

RSSD (for Bank Holding Companies): 2253529
Holding Company Docket Number (for Thrift Holding Companies): N/A
FDIC Certificate Number (for depository institutions): 24229

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$82,727	$82,363	Consumer loans include: 1 to 4 family, multi-family, farmland, installment, HELOC, credit cards, and overdrafts	
b. Average Commercial Loans	$600,369	$607,172	Commercial loans include: Commercial and Industrial, Commercial Real Estate, Agricultural and Construction and Land	
c. Total Loans (sum of lines a and b)	$683,096	$689,534		

2. General Market Commentary (optional)