CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Valley Community Bank
Person to be contacted about this report: Greg J. Hickel
Submission date: April 23, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 34689

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$20,253	$20,625	Included residential mortage, home equity, and other consumer loans.	
b. Average Commercial Loans	$125,924	$129,366	Includes C&I, SBA, and CRE loans.	
c. Total Loans (sum of lines a and b)	$146,177	$149,991		

2. General Market Commentary (optional)