CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Farmers State Bank
Person to be contacted about this report: James M Meyer
Submission date: April 15, 2009

RSSD (for Bank Holding Companies): 1717707
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 15258

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$12,832	$12,845	Average Consumer Loans are made up of Installment, Residential, HELOC's, Single Pay Consumer Loans, and Hospital and Clean Sweep	
b. Average Commercial Loans	$14,152	$13,929	Average Commercial Loans are made up of Ag Loans (Loans secured with crops, livestock, or machinery), Commercial R/E, Commercial Participations with other banks, AG R/E, and Commercial Loans	**Had some large pay downs on Cattle Lines.**
c. Total Loans (sum of lines a and b)	$26,984	$26,774		

2. General Market Commentary (optional)

People within the community are still adverse to going in debt. We had additional lay offs within our nearest big city of Topeka, KS at the Hallmark plant of all places and this has contributed to an overall situation of anxiety and mistrust. Jmm