CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Holding Company: AMB Financial Corp / Subsidary: American Savings FSB
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RSSD Number:
Holding Company Docket Number (for Thrift Holding Companies): H2228
FDIC Certificate Number (for depository institutions): 29878

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$111,385	$110,065	Consumer loans consist of one-to-four family real esate loans, as will as deposit loans, auto loans, credit card loans, and other consumer loans. Month end balances are used. Reported as consolidated as the holding company only has one loan totaling $687K. Loans are gross of loans in process, unearned discounts/premiums, and the allowance for loans losses.	The decrease from February to March in consumer loans was primarily due to payoffs of existing single family mortgage loans resulting from currently low interest rates and the sale of thirty year fixed rate loans due to the historically low interest rates.
b. Average Commercial Loans	$39,891	$39,948	Commercial loans consist of construction loans, multi family loans, non residential loans, and business secured and unsecured loans. Month end balances are used. Reported as consolidated as the holding company only has one loan totaling $687K. Loans are gross of loans in process, unearned discounts/premiums, and the allowance for loans losses	
c. Total Loans (sum of lines a and b)	$151,276	$150,013		

2. General Market Commentary (optional)