CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: West Bank
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RSSD (for Bank Holding Companies): 139740
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 15614

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$124,557	$125,718		
b. Average Commercial Loans	$994,292	$993,175		
c. Total Loans (sum of lines a and b)	$1,118,849	$1,118,893		**West Bank received its CPP funds on December 31, 2008. Total average loans for December 2008 were $1,102,480. Since receiving CPP funds, average loans have increased $16.4 million.**

2. General Market Commentary (optional)

General demand for loans is down. We are not seeing the number of requests for loans that we were seeing prior to the decline in the economy. We are seeing the balance sheets of our commercial customers shrinking as their business activity contracts. These companies are not drawing on their lines of credit and are paying down debt as much as possible.