CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Community Bancshares, Inc.
Person to be contacted about this report: David D. Brown
Submission date: 4/30/09

RSSD (for Bank Holding Companies):2353595
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 13012

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$616,283	$606,725		No comments regarding
b. Average Commercial Loans	$679,264	$679,711		
c. Total Loans (sum of lines a and b)	$1,295,547	$1,286,436		

2. General Market Commentary (optional)

Consumer - The number of consumer loan applications is increasing each month. Existing home mortgage customers are modifying their rates lower, rather than completing a full refinance. Currently have 247 consumer real estate loans for $18.8 million in the pipeline, 40% of which are new money. **Commercial** - Lending environment remains challenging. With the exception of health care and government, all business sectors are declining. We are beginning to see some real estate investors looking for economically viable deals. $50.6 of commercial loans approved and awaiting closing. **Overall** - Total new and renewed loan production for February and March were $46.9 million and $49.8 million, respectively.