CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Stewardship Financial Corporation
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RSSD (for Bank Holding Companies): 0002290560
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 26390

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$113,151	$113,006		
b. Average Commercial Loans	$322,686	$323,768		**Approximately $2 million of loans were participated to other institutions in mid-March.**
c. Total Loans (sum of lines a and b)	$435,837	$436,774		

2. General Market Commentary (optional)

SFC does not maintain a large residential mortgage loan portfolio. Residential mortgage loans are orignated for sale. Applications for residential mortgage loans are priced based upon correspondent relationships with other institutions. The loans are underwritten and closed and then sold to the ultimate investor (correspondent institution).