CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Oak Ridge Financial Services, Inc.
Person to be contacted about this report: Thomas W. Wayne (336) 662-4815
Submission date:

RSSD (for Bank Holding Companies): 3587427
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 35365

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans				
b. Average Commercial Loans				
c. Total Loans (sum of lines a and b)				

2. General Market Commentary (optional)

Oak Ridge Financial Services, Inc. did not report any information for the months of February or March, 2009. Identification and contact information collected from original CPP documents.