CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: State Bankshares, Inc.
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RSSD (for Bank Holding Companies): 1417333
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$331,636	$326,858	Includes residential mortgages, home equity loans, personal, direct and indirect auto, and other consumer loans	**Experiencing paydowns in the mortgage and indirect car portfolios. Approximately $40 million of new mortgages were originated in the first quarter, of which $33 million was passed through to government agencies or other primary investors.**
b. Average Commercial Loans	$1,405,094	$1,409,877	Includes C&I, Small Business, Commercial Real Estate, Ag and Lease Loans	**CPP funds were received in January 2009. Average Commercial Loans are up $30.5 million over December of 2008.**
c. Total Loans (sum of lines a and b)	$1,736,730	$1,736,735		

2. General Market Commentary (optional)