CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers Bank (UST Sequence Number 406)
Person to be contacted about this report: Doug Haskett 757 242 6111
Submission date: 4/30/09

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 2429

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$78,290	$78,465		
b. Average Commercial Loans	$205,024	$205,948		
c. Total Loans (sum of lines a and b)	$283,314	$284,413		

2. General Market Commentary (optional)