CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: C&F Financial Corporation
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RSSD (for Bank Holding Companies): 2183493
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	$444,145	$442,577	Includes the average balance for loans reported in Call Report Schedule RC-C 1.a.(1), 1.b., 1.c.(1), 1.c.(2)(a), 1.c.(2)(b), 6.b., and 6.c.	This category does not include 1-4 residential loans originated for sale by the Corporation's mortgage banking subsidiary. The average balance of loans held for sale can fluctuate significantly from month to month with average outstandings of $70.9 million in February '09 and $64.8 million in March '09. Loan closings for loans originated for sale totaled $120.4 million and $103.2 million in February '09 and March '09, respectively.
b. Average Commercial Loans	$204,891	$203,452	Includes the average balance for loans reported in Call Report Schedule RC-C 1.a.(2), 1.d., 1.e.(1), 1.e.(2), 3., 4.a., 8., 9.b., and 10.b.	
c. Total Loans (sum of lines a and b)	$649,036	$646,029		

2. General Market Commentary (optional)

Average balances presented include new consumer loan production of $10.6 million in February '09 and $12.0 million in March '09, and new commercial loan production of $4.1 million in February '09 and $1.7 million in March '09. The average balances also include the effects of scheduled loan payments, pay-offs and charge-offs.