CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Moscow Bancshares (the Bank of Fayette County)
Person to be contacted about this report: Barbara Bradford
Submission date: April 28, 2009

RSSD (for Bank Holding Companies): 1099896
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 10308

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$70,729	$72,055	Loan balances are the outstanding balances at month end. The reports are based on call report codes, purpose of loans and collateral codes.	
b. Average Commercial Loans	$44,705	$44,798	Loan balances are the outstanding balances at month end. The reports are based on call report codes, purpose of loans and collateral codes.	
c. Total Loans (sum of lines a and b)	$115,434	$116,853		

2. General Market Commentary (optional)