CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Regent Bancorp
Person to be contacted about this report: Pamela Joy Owens, CFO
Submission date: April 22, 2009

RSSD (for Bank Holding Companies):2891006
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	$41,750	$42,901	Includes Heloc's, Residential including 1-4 construction and Purchased 1-4. Consumer loans secured by 1-4 and commercial R/E	
b. Average Commercial Loans	$292,466	$295,040		
c. Total Loans (sum of lines a and b)	$334,216	$337,941		

2. General Market Commentary (optional)