CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Rogers Bancshares, Inc. (Metropolitan National Bank)
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RSSD (for Bank Holding Companies): 2066886
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 20280

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$62,271	$61,548		**During March Metropolitan National Bank added three indirect dealer relationships to widen the potential market for indirect consumer lending; but the weak demand for credit exceeded the volume of maturing loans on the books of the Bank.**
b. Average Commercial Loans	$1,063,753	$1,061,298		**In March commercial loan volume declined slightly, even with the best efforts of the lending staff to solicit and obtain quality credits for the Bank. The general state of the economy within the markets served by Metropolitan National Bank is such that growth is not apparent within the commercial lending sector of the market.**
c. Total Loans (sum of lines a and b)	$1,126,024	$1,122,845		**Total loan volume declined by less than .3%, approximately $3.17 million, in a very sluggish economic environment. Metropolitan National Bank is continuing to strive to make credit worthy loans of all types to ensure the best and highest use of the capital received through the TARP program.**

2. General Market Commentary (optional)