CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SBT Bancorp, Inc (Simsbury Bank & Trust Company) UST Sequence Number 151
Person to be contacted about this report: Anthony F. Bisceglio, EVP & CFO
Submission date: 4-29-09

RSSD (for Bank Holding Companies): 3385100
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 33999

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$130,762	$132,624		
b. Average Commercial Loans	$48,550	$48,545		
c. Total Loans (sum of lines a and b)	$179,312	$181,169		

2. General Market Commentary (optional)