CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: California Oaks State Bank
Person to be contacted about this report: Jerry Smith
Submission date: 4/17/09

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 34579

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$7,175	$7,201	Includes Personal Loans and HELOC Loans	**Loans reported as per General Ledger Monthly Averages**
b. Average Commercial Loans	$99,252	$99,818	Includes C & I, Small Business, CRE, Construction and Land	**Loans reported as per General Ledger Monthly Averages**
c. Total Loans (sum of lines a and b)	$106,427	$107,019	Total Loans	**Loans reported as per General Ledger Monthly Averages**

2. General Market Commentary (optional)