CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CECIL BANK
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Submission date: APRIL 15, 2009

RSSD (for Bank Holding Companies): 3135190
Holding Company Docket Number (for Thrift Holding Companies): N/A
FDIC Certificate Number (for depository institutions): 31121

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Consumer Loans	$68,496	$68,038	Mortgages, Second Mortgages, HELOC, Construction Loans, Auto Loans, Overdraft Line of Credit, Personal Line of Credit, Personal Loans, Share Loans, Student Loans.	Commercial Figures are based upon month end instituation totals.
b. Commercial Loans	$345,048	$344,818	Commercial Mortgages, Commercial Lines of Credit, Commercial Vehicle Loans, Commercial Construction, Participation Loans.	Consumer Figures are based upon month end instituation totals.
c. Total Loans (sum of lines a and b)	$413,544	$412,856	Actual month end figures for Commercial and Consumer Loans.	Cecil Bank uses month end reporting methods therefore these figures are representative of month end figures for Consumer and Commercial loans.

2. General Market Commentary (optional)