CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bern Bancshares, Inc.
Person to be contacted about this report: Gary Sparling or William J Sheik
Submission date: April 28, 2009

RSSD (for Bank Holding Companies): 1065190
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 10919

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$4,535	$4,547		
b. Average Commercial Loans	$4,751	$4,854	Does not include Ag loan Balances: FEB ave: $16141 MAR ave: $16876	
c. Total Loans (sum of lines a and b)	$25,506	$26,354		

2. General Market Commentary (optional)