CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Blue Ridge Bank and Trust Co.
Person to be contacted about this report: Mark Dudley, SVP and Director of Risk Management
Submission date: April 17, 2009

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

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$98,271	$98,501		**Blue Ridge Bank and Trust Co. had a net increase in consumer loans of $4,567,000 for the first quarter of 2009.**
b. Average Commercial Loans	$242,976	$243,233		**See general market comments noted below**
c. Total Loans (sum of lines a and b)	$341,247	$341,734		**Blue Ridge Bank and Trust Co. received the TARP funds on March 6, 2009. Therefore the loan figures are less than one month after receipt of the funds.**

2. General Market Commentary (optional)

The economic downturn has impacted the Metropolitan Kansas City Market and loan demand, particularly the commercial loan area, has slowed. The bank continues to fund new commercial loan credits, however large payoffs as well as write downs of existing customers struggling due to the economic downturn have impacted overall commercial loan growth.