CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Syringa Bancorp (single-tier holding company of Syringa Bank)
Person to be contacted about this report: Brian Heim
Submission date: 04/29/09

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 34296

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$43,987	$43,706		
b. Average Commercial Loans	$216,205	$217,552		
c. Total Loans (sum of lines a and b)	$260,192	$261,258		

2. General Market Commentary (optional)

So far in 2009, Commercial and Consumer lending have been a challenge for community banks. There seems to be a systemic lack of confidence in the commercial sector. There have been few opportunities to lend to buisinesses looking to expand or invest in capital expenditures. Much of the recent commercial demand comes in the form of struggling businesses unable to renew or refinance loans at their current banking institution. On the consumer side, credit unions have a tremendous advantage due to their income tax exemption. Syringa bank has managed to grow total loans slightly, which required generating a fair amount of business to offset principal pay-down, maturity, and refinance activity.