CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peoples Bancorp of North Carolina, Inc.
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RSSD (for Bank Holding Companies): 2818245
Holding Company Docket Number (for Thrift Holding Companies): N/A
FDIC Certificate Number (for depository institutions): 05956

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$240,987	$241,121	General Ledger month-to-date average balance	
b. Average Commercial Loans	$539,489	$538,969	General Ledger month-to-date average balance	
c. Total Loans (sum of lines a and b)	$780,476	$780,090	General Ledger month-to-date average balance	

2. General Market Commentary (optional)