CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: St. Johns Bancshares, Inc.
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Submission date: 4/23/2009

RSSD (for Bank Holding Companies): 1096587
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	$46,663	$45,933		
b. Average Commercial Loans	$214,637	$212,569		
c. Total Loans (sum of lines a and b)	$261,300	$258,502		

2. General Market Commentary (optional)