CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cache Valley Banking Company
Person to be contacted about this report: Gregg Miller
Submission date: May 19, 2009

RSSD (for Bank Holding Companies): 2324997
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 22134 (Cache Valley Bank)

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$24,285	$24,094	1-4 family first liens, 1-4 family second liens, consumer auto, consumer personal, bank card.	Re-financing of mortgages is the only area in the consumer area that is very active. The bank continues to work with several home builders and has seen some construction activity.
b. Average Commercial Loans	$124,128	$123,136	Development, Farm land, Multi Family, Owner Occupied, Non-owner, Commercial, Agricultural, SBA, Cities	Small business customers are not expanding and have little requests for credit. Devlopers are not active.
c. Total Loans (sum of lines a and b)	$148,413	$147,230	All bank loans	

2. General Market Commentary (optional)

The economy has slowed significantly during the first quarter of 2009 in the market area served by the bank. Borrowing requests are not being made by exisitng customers. Many small businesses are having a difficult time staying profitable and are concerned about taking on any additional debt. The bank has increased its marketing efforts and has hired additional lending personnel.