CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific Capital Bancorp (Pacific Capital Bank, N.A.)
Person to be contacted about this report: William Glinski (805)-564-6470
Submission date: May 7, 2009

RSSD (for Bank Holding Companies): 1029884
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 18169

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$1,738,459	$1,734,203	Does not include the Refund Anticipation Loan (RAL) Portfolio.	**The average balance of the RAL Portfolio was $1,459,826,940 in February '09 and $208,142,196 in March '09. The RAL business takes place in the first quarter of the year during the tax season and the majority of activity takes place in the month of February.**
b. Average Commercial Loans	$4,012,589	$4,004,084		
c. Total Loans (sum of lines a and b)	$5,751,048	$5,738,287	The average loan balances are gross and do not include the Allowance for Credit Losses.	

2. General Market Commentary (optional)