CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Market Bank FSB
Person to be contacted about this report: Jeff Hickok,804-254-6814,jeff.hickok@firstmarketbank.com
Submission date: April 28,2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 14594

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$372,319	$366,592	Automobile, Home Equity, and other secured/unsecured consumer loans.	The $5.7 million decline from Feb to Mar was primarily due to net reductions of $3.3 million in automobile loans and $2.2 million in home equity loans. During Feb, 252 automobile loans were made totaling $4.1 million. During March, 276 automobile loans were made totaling $4.5 million. However, the aggregate sum of loan payments made by customers exceeded the average dollar volume of new automobile, home equity and other consumer loans made resulting in the month-to-month decline in average balances reported.
b. Average Commercial Loans	$659,973	$661,378	Commercial & Industrial, Construction and Commercial Real Estate loans	The increase of $1.4 million from Feb to Mar includes new loans totaling $9.4 million in Feb and $3.6 million in Mar. Payments made in accordance with the terms of existing loans served to offset a significant portion of the new loan production resulting in the month-to-month decline in average balances reported.
c. Total Loans (sum of lines a and b)	$1,032,292	$1,027,970		

2. General Market Commentary (optional)