CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Goldwater Bank, NA
Person to be contacted about this report: Laurie Yantis
Submission date: April 29, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 58405

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$18,077	$18,172		**Goldwater Bank began adverstising programs for residential loans, "green" loans and micro-business loans.**
b. Average Commercial Loans	$53,224	$54,052		**Due to economic conditions the commercial loan segment is not increasing.**
c. Total Loans (sum of lines a and b)	$71,301	$72,224		

2. General Market Commentary (optional)