CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Regional Bankshares, Inc./Heritage Community Bank
Person to be contacted about this report: Todd G. Buddin
Submission date: 4-06-09

RSSD (for Bank Holding Companies):2954415
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 35076

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$17,726	$17,025		
b. Average Commercial Loans	$66,836	$65,961		
c. Total Loans (sum of lines a and b)	$84,562	$82,986		

2. General Market Commentary (optional)