CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Coastal Banking Company, Inc.
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RSSD (for Bank Holding Companies): 2855905
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 35309

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$157,224	$144,939	This category includes Construction Loans, HELOCs, Mortgages, Lot Loans, Mortgages Held for Sale, and Other Consumer Loans.	This total includes 1-4 Family Residential Mortgages held for sale for $64,161 and $50,551 during February and March, 2009, respectively. In comparison, for the time period Dec.07-Nov.08, the average monthly balance for these loans was $21,737. This is 12 months prior to receipt of TARP Funds.
b. Average Commercial Loans	$211,306	$210,563	This category includes Construction Loans, Farmland, Mortgages, Agricultural Loans, Municipality Loans, Other Commercial Loans, and Lines of Credit.	
c. Total Loans (sum of lines a and b)	$368,530	$355,502		

2. General Market Commentary (optional)