CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Exchange Bank
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Submission date: April 28, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 8468

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$219,485	$220,841		
b. Average Commercial Loans	$944,098	$941,065		
c. Total Loans (sum of lines a and b)	$1,163,583	$1,161,906	The decline in average loans is due primarily to loan losses recognized during the first quarter and secondarily to a weak local economy that is generating a reduced level of loan demand. The bank has focused upon residential mrotgages and has seen growth in that segment.	

2. General Market Commentary (optional)