CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wainwright Bank & Trust Company
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RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 27009

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$392,462	$393,690	Includes Residential Fixed Rate and Adjustable Rate Mortgages, Home Equity Loans and Lines of Credit. Does not include loans sold to the secondary market.	**Our residential loan outstandings have been negatively impacted by prepayments in this low rate environment. However, in March we made 44 new mortgages for $12.3 million of which $2.5 million were sold to the secondary market. In addition we had 163 loans for $50.5 million in our pipeline at the end of March.**
b. Average Commercial Loans	$438,284	$431,713	Includes Commercial and Industrial, Commercial Real Estate, Construction & Development, Multi Family and QZAB.	**During March we experienced one large payoff and several reductions in the C&I portfolio. However, we ended the month with $26 million in loans approved and in process of closing. We also had more than $100 million in our pipeline at month end.**
c. Total Loans (sum of lines a and b)	$830,746	$825,403		

2. General Market Commentary (optional)

Residential mortgages - The refinance market was strong in March as long as term fixed rates remained low. Demand for loans to purchase homes remain slow. Traditional community banks, like Wainwright, continue to increase market share due to the withdrawal of mortgage brokers from the market. Commercial Loans - Demand for commercial loans remains sluggish due to the overall market conditions.