CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific Coast Bankers' Bancshares
Person to be contacted about this report: Mike Dohren, Sr. Vice President & Chief Financial Officer
Submission date: April 28, 2009

RSSD (for Bank Holding Companies): 2731586
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$24,979	$24,712		Under its loan participation program, the Company facilitated the origination or renewal of consumer loans totaling $0.2 million and $0.0 million, in February and March, respectively.
b. Average Commercial Loans	$300,675	$299,098		Under its loan participation program, the Company facilitated the origination or renewal of commercial loans totaling $34.5 million and $8.9 million, in February and March, respectively.
c. Total Loans (sum of lines a and b)	$325,654	$323,810		

2. General Market Commentary (optional)

As a bankers' bank, we are focused on providing services to the community banking industry, which in turn provides loans to millions of consumers and small businesses throughout the country. PCBB provides our customer banks with products and services that allow these banks to offer competitive products and services to their end customers that they would otherwise not be able to offer. PCBB provides community banks the ability to make larger loans through its loan participation program, enhance liquidity management through our overnight cash investment and increase borrowing by providing facilities for community banks. PCBB also provides other products and services to support community banking activities. As a result of our focus on the community banking industry, the TARP capital investment in PCBB has a multiplicative impact in that it facilitates lending activities through hundreds of community banks, indirectly or directly to the community bank's customers, as well. In addition, PCBB extended credit in the form of overnight lending facilities to Community Banks totaling $239 million and $259 million for February and March, respectively.