CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CedarStone Bank
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Submission date: April 29, 2009 (correction submitted May 2, 2009)

RSSD (for Bank Holding Companies): 3262788
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 57684

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$33,272	$34,690		
b. Average Commercial Loans	$77,205	$77,594		
c. Total Loans (sum of lines a and b)	$110,477	$112,284		**Actual total loans outstanding at January 31, 2009 were $108,585**

2. General Market Commentary (optional)