CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&M Bancshares, Inc
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RSSD (for Bank Holding Companies):1135806
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 08439

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$60,958	$61,325		
b. Average Commercial Loans	$95,219	$97,470		
c. Total Loans (sum of lines a and b)	$156,177	$158,795		

2. General Market Commentary (optional)