CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Northern Community Bancorp (First Northern Bank of Dixon)
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RSSD (for Bank Holding Companies): 2880626
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 3440

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$156,156	$155,819	Totals are by purpose code of the loan. This total includes purpose code 112, 140 - 149, and 610 - 630	**Not included in average consumer loan totals are Freddie Mac (FHLMC) Service Retained Loans. FHLMC Service Retained Loans Total Average Outstanding Loan Balance for Febraury 2009 is $126.9 million; and March 2009 is $134.3 million for a total of $7.4 million in average new loan originations. The Company originated $1.0 million in new consumer loans and had consumer loan payoffs of $3.7 millon in March.**
b. Average Commercial Loans	$384,390	$377,258	Totals are by purpose code of the loan. This total includes purpose code 110, 111, 120, 150 - 152, 170 - 172, 410 - 411, 510 - 512, and 550	**The Company originated $4.1million in new commercial loans in March which were offset by a large commercial loan pay off of $3.5 million; seasonal agriculture loan payoffs of $2.5 million, and $3 million in other commercial loan payoffs. The Bank also purchased $7.2 million in GNMA/FHLMC/FNMA Agency issued mortgage securites in March.**
c. Total Loans (sum of lines a and b)	$540,546	$533,077		

2. General Market Commentary (optional)