CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Salisbury Bank and Trust Compay
Person to be contacted about this report: Geoffrey A. Talcott
Submission date: April 22, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 18467

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$181,074	$179,681	These are month end numbers as opposed to averages. This is the way our standard system reports.	**Overall trends have been flat. This may be seasonal or just a lack of consumer confidence. Residential refinances are picking up but are choosing secondary market servicing retained products.**
b. Average Commercial Loans	$121,602	$122,465	These are month end numbers as opposed to averages. This is the way our standard system reports.	**Trends in commercial remain flat. Business customers are reporting somewhat reduced gross sales almost across the board. Additional borrowings are taking a back seat to restructuring for better rates.**
c. Total Loans (sum of lines a and b)	$302,676	$302,146	These are month end numbers as opposed to averages. This is the way our standard system reports.	**As indicated above the overall results for the first quarter have been flat. In both the commercial and residential side there is a general lack of confidence and business sales and consumer incomes are off.**

2. General Market Commentary (optional)