CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&M Financial Corporation /UST Seq Num 627
Person to be contacted about this report: Diane Talbert/Gail Yarbrough
Submission date: April 28, 2009

RSSD (for Bank Holding Companies):1076619
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	$184,725	$182,044		
b. Average Commercial Loans	$401,593	$398,899		
c. Total Loans (sum of lines a and b)	$586,318	$580,943		

2. General Market Commentary (optional)