CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Hilltop Community Bank
Person to be contacted about this report: Ron Severino
Submission date: April 20, 2009

RSSD (for Bank Holding Companies):
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	$30,635	$30,734	figures reported are average monthly balances	
b. Average Commercial Loans	$84,831	$84,438	same as above	
c. Total Loans (sum of lines a and b)	$115,466	$115,172		

2. General Market Commentary (optional)

Beginning in April and continuing through the date of this submission, our bank is beginning to see an increase in demand for commerical loans in both C&I and CRE. Based on the recent improvement in our commercial loan pipeline, we are anticipating an increase in average commercial loan outstandings in May 2009.