CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Citizens Banc Corp
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RSSD (for Bank Holding Companies): First Citizens Banc Corp 1246533
Holding Company Docket Number (for Thrift Holding Companies): N/A
FDIC Certificate Number (for depository institutions): The Citizens Banking Company 12982

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$390,218	$389,058		
b. Average Commercial Loans	$402,497	$403,739		
c. Total Loans (sum of lines a and b)	$792,715	$792,797		

2. General Market Commentary (optional)

Loan activity for March '09 is summarized as follows: new loan originations $15,116,000; principal repayments and payoffs of existing loans ($14,587,000); and, net charge-offs ($447,000) for a net decline in total loans outstanding of $82,000.