CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of Institution: Central Bancshares, Inc (Central Bank)
Person to be Contacted about this report: Patrick C. Reed EVP & CFO
Submission Date: April 28, 2009

RSSD (for Bank Holding Companies): Central Bancshares, Inc. - 0001106468
Holding Company Docket Number (for Thrift Holding Companies): N/A
FDIC Certificate Number: Central Bank - 17612

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$8,226	$8,306		
b. Average Commercial Loans	$164,861	$167,314		
c. Total Loans (sum of lines a and b)	$173,087	$175,620		**Information presented is for Central Bank.**

2. General Market Commentary (optional)