CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens South Bank
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Submission date: 04/30/2009

RSSD (for Bank Holding Companies):
Docket Number (for Thrift Holding Companies): H-3027
FDIC Certificate Number (for depository institutions): 28833

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$202,268	$201,030		
b. Average Commercial Loans	$425,052	$426,759		
c. Total Loans (sum of lines a and b)	$627,320	$627,789		

2. General Market Commentary (optional)