CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Bancorp, Inc/ United Central Bank/UST Seq Num 755
Person to be contacted about this report: Greg Landis, CFO (972-509-7307)
Submission date: 04/30/2009

RSSD (for Bank Holding Companies):1250035
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 25330 (United Central Bank)

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$28,657	$27,258	Personal, family, or household uses including 1 to 4 family residential mortgages, and auto.	**United Central Bank consumer loans decreased by $1.4 million from February to March .**
b. Average Commercial Loans	$757,183	$774,886	Commercial and Industrial (C&I), Small Business, and Commercial Real Estate (CRE).	**United Central Bank CRE loans grew $16.2million and C&I grew $1.5 million, including $1.075 million growth in SBA / USDA loans from February to March. Our California branches accounted for almost $11 million of that growth.**
c. Total Loans (sum of lines a and b)	$785,840	$802,145		**Overall loan growth was $16.3 million from February to March.**

2. General Market Commentary (optional)

Our Institution UST Sequence Number is 755. We received our TARP funds on February 27, 2009 and have used those funds to support expanded lending efforts.