CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Bancorp
Person to be contacted about this report: Pam Barr, Vice President
Submission date: April 29, 2009

RSSD (for Bank Holding Companies): 3165133
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 33983

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$77,194	$76,914	This contains all consumer loans including Primary SFR construction loans and lot loans. The total is net of participations and deferred loan fees	
b. Average Commercial Loans	$249,025	$248,073	This contains all commercial loans including CRE, commercial construction loans and A & D loans. The total is net of participations and deferred loan fees	
c. Total Loans (sum of lines a and b)	$326,219	$324,987	The total is net of participations and deferred loan fees	

2. General Market Commentary (optional)