CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Bancshare Corp. (Citizens Trust Bank, Atlanta Georgia)
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RSSD (for Bank Holding Companies): 1078958
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 8033

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$50,137	$49,724	The information and averages utilized for the avaerage outstandings in each category was derived from our system generated general ledger report, which provides average outstanding balances for consumer and commercial loans. This report will be utilized going forward to ensure consistent reporting.	**Average consumer loans remained relatively stable during the period. Loan demand remained healthy, although only a small percentage of applicants were qualified. In addition, the Small Dollar Loan program initiated has provided a steady demand for loans.**
b. Average Commercial Loans	$168,954	$168,884	Same comment as above.	**Commercial loans remainded relatively stable. Loan demand has been slower than previous months. Included in the totals are Letters of Credit in the amount of $4,053 for February and March 2009.**
c. Total Loans (sum of lines a and b)	$219,092	$218,608	Same comment as above.	

2. General Market Commentary (optional)

The general economy for the Southeast is experienceing continued decline in employment rates. The Georgia unemployment rate (CTB trade market includes Atlanta MSA, Columbus, and Birmingham, AL) in January 2009 was 8.0% and March 2009 was 8.7% - blended rate for our trade area. The outlook is for continued increase in unemployment rate for the next two months.