CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Federal Corporation (CFBank)
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RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies): H3317
FDIC Certificate Number (for depository institutions): 28263

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$56,419	$55,368		
b. Average Commercial Loans	$182,740	$183,203		
c. Total Loans (sum of lines a and b)	$239,159	$238,571	Loans are classifed above based on internal reporting of which substantially agrees to definitions pertaining to the reporting instructions.	

2. General Market Commentary (optional)