CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Bank & Trust Co.
Person to be contacted about this report: Stephanie Couture, CFO
Submission date: April 30, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 16417

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$22,942	$22,475		
b. Average Commercial Loans	$56,195	$55,977		
c. Total Loans (sum of lines a and b)	$79,137	$78,452		

2. General Market Commentary (optional)