CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Monarch Community Bancshares, Inc. (Monarch Community Bank)
Person to be contacted about this report: Rebecca Crabill
Submission date: April 30, 2009

RSSD (for Bank Holding Companies): 3226520
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 29069

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$145,575	$142,425		
b. Average Commercial Loans	$103,362	$104,148		
c. Total Loans (sum of lines a and b)	$248,937	$247,573		

2. General Market Commentary (optional)