CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Citizens National Bank of Southwestern Ohio
Person to be contacted about this report: Kay E. Sandusky
Submission date: April 21, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 35302-7

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$23,862	$22,922		
b. Average Commercial Loans	$52,393	$53,029		
c. Total Loans (sum of lines a and b)	$76,255	$75,951		

2. General Market Commentary (optional)