CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Commerce Bancshares Inc.
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RSSD (for Bank Holding Companies): 2702278
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 34256

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$88,748	$91,973		
b. Average Commercial Loans	$123,921	$126,422		**Increase in lessor of non-owner occupied. Borrower is a lessor to a uniform supply company for public safety customers.**
c. Total Loans (sum of lines a and b)	$212,669	$218,395		

2. General Market Commentary (optional)