

CITIZENS BANK&TRUST CO

	CPP Disbursement Date 03/20/2009	Cert 16417	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$108	\$111	2.9%	
Loans	\$69	\$69	0.5%	
<i>Construction & development</i>	\$7	\$8	16.6%	
<i>Closed-end 1-4 family residential</i>	\$17	\$18	8.3%	
<i>Home equity</i>	\$0	\$0	2.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-8.8%	
<i>Commercial & Industrial</i>	\$4	\$4	12.2%	
<i>Commercial real estate</i>	\$35	\$31	-11.4%	
Unused commitments	\$2	\$10	394.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$25	83.6%	
Cash & balances due	\$19	\$11	-38.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$96	\$100	3.3%	
Deposits	\$96	\$99	3.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$12	\$12	-0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	10.2%	--	
Tier 1 risk based capital ratio	16.5%	15.8%	--	
Total risk based capital ratio	18.0%	17.3%	--	
Return on equity ¹	1.7%	0.9%	--	
Return on assets ¹	0.2%	0.1%	--	
Net interest margin ¹	4.3%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	406.6%	48.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	103.4%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.3%	1.5%	0.3%	0.0%
<i>Closed-end 1-4 family residential</i>	1.5%	6.5%	0.0%	0.2%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	4.4%	0.0%	0.0%
<i>Total loans</i>	0.4%	3.9%	0.0%	0.0%