

CITIZENS COMMERCE BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 2702278	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$222	\$209	-6.1%	
Loans	\$107	\$112	4.8%	
<i>Construction & development</i>	\$8	\$7	-12.3%	
<i>Closed-end 1-4 family residential</i>	\$40	\$37	-6.0%	
<i>Home equity</i>	\$4	\$5	21.6%	
<i>Credit card</i>	\$1	\$1	-6.5%	
<i>Other consumer</i>	\$1	\$1	-5.2%	
<i>Commercial & Industrial</i>	\$5	\$6	21.9%	
<i>Commercial real estate</i>	\$26	\$31	17.9%	
Unused commitments	\$17	\$16	-1.9%	
Securitization outstanding principal	\$1	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$41	\$36	-12.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$50	\$36	-28.3%	
Cash & balances due	\$14	\$16	14.5%	
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	\$212	\$204	-3.8%	
Deposits	\$180	\$173	-4.2%	
Total other borrowings	\$29	\$29	0.1%	
FHLB advances	\$24	\$24	0.0%	
Equity				
Equity capital at quarter end	\$11	\$5	-52.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.2%	5.4%	--	
Tier 1 risk based capital ratio	8.4%	9.4%	--	
Total risk based capital ratio	9.7%	10.7%	--	
Return on equity ¹	2.2%	120.6%	--	
Return on assets ¹	0.1%	2.8%	--	
Net interest margin ¹	3.0%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	42.9%	46.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	-2830.2%	--	
Net charge-offs to average loans and leases ¹	1.8%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	37.7%	20.1%	1.5%	1.8%
<i>Closed-end 1-4 family residential</i>	9.7%	5.4%	0.3%	0.0%
<i>Home equity</i>	2.5%	1.3%	0.3%	0.0%
<i>Credit card</i>	0.5%	0.2%	4.5%	0.7%
<i>Other consumer</i>	0.7%	0.0%	0.0%	0.2%
<i>Commercial & Industrial</i>	6.9%	5.1%	4.3%	0.0%
<i>Commercial real estate</i>	0.8%	0.4%	0.0%	0.0%
<i>Total loans</i>	9.9%	5.5%	0.5%	0.1%