

**CITIZENS BANK&TRUST CO**

	CPP Disbursement Date 03/20/2009	Cert 16417	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$128	\$118	-7.8%	
Loans	\$79	\$76	-3.8%	
<i>Construction &amp; development</i>	\$19	\$14	-26.9%	
<i>Closed-end 1-4 family residential</i>	\$19	\$19	0.4%	
<i>Home equity</i>	\$0	\$1	65.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$3	-22.8%	
<i>Commercial &amp; Industrial</i>	\$6	\$6	-12.0%	
<i>Commercial real estate</i>	\$29	\$32	10.8%	
Unused commitments	\$6	\$2	-69.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$28	42.7%	
Cash & balances due	\$18	\$6	-68.2%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$119	\$107	-10.0%	
Deposits	\$117	\$106	-9.8%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$10	\$11	19.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.0%	9.2%	--	
Tier 1 risk based capital ratio	11.3%	13.6%	--	
Total risk based capital ratio	12.8%	15.1%	--	
Return on equity <sup>1</sup>	-15.6%	-10.5%	--	
Return on assets <sup>1</sup>	-1.2%	-1.0%	--	
Net interest margin <sup>1</sup>	3.2%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.5%	44.1%	--	
Loss provision to net charge-offs (qtr)	1292.6%	117.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	1.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	12.4%	22.2%	0.3%	2.2%
<i>Closed-end 1-4 family residential</i>	0.0%	4.0%	0.0%	0.1%
<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>	0.5%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	1.8%	0.0%	0.0%	0.1%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.2%
<i>Total loans</i>	3.1%	5.0%	0.1%	0.5%