

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$279	\$349	25.3%	
Loans	\$212	\$248	16.5%	
Construction & development	\$23	\$36	58.9%	
Closed-end 1-4 family residential	\$65	\$69	6.6%	
Home equity	\$6	\$7	17.8%	
Credit card	\$2	\$2	4.7%	
Other consumer	\$8	\$8	11.0%	
Commercial & Industrial	\$23	\$23	-0.3%	
Commercial real estate	\$39	\$45	13.9%	
Unused commitments	\$34	\$36	4.3%	
Securitization outstanding principal	\$1	\$1	-1.0%	
Mortgage-backed securities (GSE and private issue)	\$17	\$14	-14.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$28	\$34	18.5%	
Cash & balances due	\$5	\$8	53.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$254	\$329	29.4%	
Deposits	\$212	\$289	36.2%	
Total other borrowings	\$37	\$36	-1.3%	
FHLB advances	\$27	\$27	0.0%	
Equity				
Equity capital at quarter end	\$25	\$21	-16.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	4.5%	--	
Tier 1 risk based capital ratio	11.3%	6.2%	--	
Total risk based capital ratio	12.6%	7.5%	--	
Return on equity ¹	-4.9%	-73.3%	--	
Return on assets ¹	-0.4%	-4.8%	--	
Net interest margin ¹	3.4%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	99.8%	25.2%	--	
Loss provision to net charge-offs (qtr)	139.8%	81.4%	--	
Net charge-offs to average loans and leases ¹	1.7%	11.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	20.0%	1.5%	2.9%
Closed-end 1-4 family residential	2.6%	4.4%	0.5%	1.0%
Home equity	0.0%	2.7%	0.0%	0.0%
Credit card	0.8%	2.6%	1.2%	0.5%
Other consumer	1.5%	1.2%	1.5%	0.9%
Commercial & Industrial	1.8%	12.5%	0.4%	16.2%
Commercial real estate	1.7%	16.3%	0.0%	0.0%
Total loans	1.4%	12.3%	0.4%	2.8%