

**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>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev		
<b>Assets</b>	\$110	\$108	-1.8%		
Loans	\$65	\$69	6.0%		
Construction & development	\$9	\$7	-25.1%		
Closed-end 1-4 family residential	\$17	\$17	0.3%		
Home equity	\$0	\$0	77.6%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	2.0%		
Commercial & Industrial	\$3	\$4	7.9%		
Commercial real estate	\$31	\$35	13.1%		
Unused commitments	\$2	\$2	-1.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$17	\$14	-19.7%		
Cash & balances due	\$21	\$19	-9.5%		
<b>Residential mortgage originations</b>					
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			
<b>Liabilities</b>	\$99	\$96	-2.2%		
Deposits	\$98	\$96	-2.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
<b>Equity</b>					
Equity capital at quarter end	\$12	\$12	1.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	10.4%	10.5%	--		
Tier 1 risk based capital ratio	16.8%	16.5%	--		
Total risk based capital ratio	18.3%	18.0%	--		
Return on equity <sup>1</sup>	2.0%	1.7%	--		
Return on assets <sup>1</sup>	0.2%	0.2%	--		
Net interest margin <sup>1</sup>	4.2%	4.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	365.2%	406.6%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>	
Construction & development	3.7%	0.3%	0.0%	0.3%	--
Closed-end 1-4 family residential	0.0%	1.5%	0.3%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.5%	0.4%	0.1%	0.0%	--