

FIRST CITIZENS BANC CORP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1246533	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,108	\$1,133	2.2%	
Loans	\$786	\$819	4.2%	
Construction & development	\$40	\$20	-50.5%	
Closed-end 1-4 family residential	\$208	\$178	-14.6%	
Home equity	\$30	\$34	12.0%	
Credit card	\$0	\$0		
Other consumer	\$7	\$6	-7.3%	
Commercial & Industrial	\$70	\$83	19.0%	
Commercial real estate	\$338	\$371	9.7%	
Unused commitments	\$138	\$147	6.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$88	\$69	-20.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$116	\$134	15.2%	
Cash & balances due	\$52	\$46	-11.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$3	\$11	216.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$3	\$10	198.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$984	\$1,006	2.3%	
Deposits	\$909	\$936	3.0%	
Total other borrowings	\$69	\$63	-8.4%	
FHLB advances	\$50	\$40	-20.0%	
Equity				
Equity capital at quarter end	\$113	\$115	2.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	-\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.5%	--	
Tier 1 risk based capital ratio	12.2%	12.1%	--	
Total risk based capital ratio	13.5%	13.4%	--	
Return on equity ¹	7.2%	8.8%	--	
Return on assets ¹	0.7%	0.9%	--	
Net interest margin ¹	4.2%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	78.5%	67.2%	--	
Loss provision to net charge-offs (qtr)	59.5%	57.2%	--	
Net charge-offs to average loans and leases ¹	1.8%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	1.5%	4.9%	0.5%	0.5%
Closed-end 1-4 family residential	4.3%	5.9%	0.3%	0.4%
Home equity	0.3%	0.3%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	1.1%	0.4%	1.0%
Commercial & Industrial	1.2%	3.4%	1.9%	0.3%
Commercial real estate	3.2%	3.7%	0.2%	0.2%
Total loans	3.4%	3.8%	0.5%	0.2%