

CITIZENS BANK&TRUST CO

	Disbursement Date 03/20/2009	Cert 16417	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$927	\$113	-87.8%	
Loans	\$555	\$79	-85.7%	
Construction & development	\$20	\$10	-50.1%	
Closed-end 1-4 family residential	\$97	\$24	-75.6%	
Home equity	\$0	\$0	-49.9%	
Credit card	\$1	\$0	-100.0%	
Other consumer	\$5	\$1	-86.7%	
Commercial & Industrial	\$19	\$4	-77.6%	
Commercial real estate	\$106	\$36	-66.1%	
Unused commitments	\$12	\$5	-56.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$79	\$0	-100.0%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$154	\$17	-89.0%	
Cash & balances due	\$91	\$10	-88.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$78	\$0	-100.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$72	\$0	-100.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$848	\$101	-88.1%	
Deposits	\$620	\$100	-83.9%	
Total other borrowings	\$223	\$0	-100.0%	
FHLB advances	\$223	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$78	\$13	-83.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.9%	10.6%	--	
Tier 1 risk based capital ratio	12.2%	16.0%	--	
Total risk based capital ratio	13.5%	17.5%	--	
Return on equity ¹	-8.2%	8.7%	--	
Return on assets ¹	-0.7%	1.0%	--	
Net interest margin ¹	3.0%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.7%	104.2%	--	
Loss provision to net charge-offs (qtr)	190.1%	5.5%	--	
Net charge-offs to average loans and leases ¹	0.3%	1.4%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2014	2015	2014	2015
Construction & development	14.2%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.1%	3.6%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	3.6%	0.0%	8.0%	0.0%
Other consumer	0.3%	0.0%	0.0%	0.5%
Commercial & Industrial	0.5%	0.0%	0.7%	0.3%
Commercial real estate	11.1%	0.6%	0.0%	0.8%
Total loans	3.6%	1.4%	0.1%	0.4%