

**CITIZENS COMMERCE BANCSHARES, INC.**

	Disbursement Date 02/06/2009	RSSD (Holding Company) 2702278	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2014</b> \$ millions	<b>2015</b> \$ millions	%chg from prev		
<b>Assets</b>	\$214	\$220	2.8%		
Loans	\$117	\$130	11.1%		
Construction & development	\$7	\$5	-30.0%		
Closed-end 1-4 family residential	\$39	\$46	17.4%		
Home equity	\$6	\$8	35.1%		
Credit card	\$1	\$1	-9.2%		
Other consumer	\$1	\$1	3.3%		
Commercial & Industrial	\$8	\$7	-5.1%		
Commercial real estate	\$31	\$35	14.6%		
Unused commitments	\$19	\$20	6.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$25	\$17	-32.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$40	\$45	11.8%		
Cash & balances due	\$21	\$18	-13.9%		
<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>	\$204	\$209	2.5%		
Deposits	\$174	\$179	2.8%		
Total other borrowings	\$29	\$29	1.0%		
FHLB advances	\$24	\$24	0.0%		
<b>Equity</b>					
Equity capital at quarter end	\$10	\$11	8.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	5.2%	5.5%	--		
Tier 1 risk based capital ratio	9.0%	8.9%	--		
Total risk based capital ratio	10.3%	10.1%	--		
Return on equity <sup>1</sup>	-2.0%	6.6%	--		
Return on assets <sup>1</sup>	-0.1%	0.3%	--		
Net interest margin <sup>1</sup>	2.9%	3.1%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.3%	68.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	88.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	-0.4%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	
Construction & development	38.2%	15.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.6%	1.6%	0.0%	0.0%	--
Home equity	0.4%	0.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.7%	0.3%	--
Other consumer	0.0%	0.0%	0.0%	0.3%	--
Commercial & Industrial	6.3%	5.1%	0.1%	0.0%	--
Commercial real estate	1.4%	0.0%	0.0%	0.0%	--
Total loans	6.0%	2.9%	0.1%	0.0%	--