

CITIZENS COMMERCE NB

	Disbursement Date 02/06/2009	RSSD (Holding Company) 2702278	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$216	\$220	2.0%		
Loans	\$132	\$130	-1.5%		
Construction & development	\$4	\$5	14.0%		
Closed-end 1-4 family residential	\$48	\$46	-4.4%		
Home equity	\$10	\$8	-21.4%		
Credit card	\$1	\$1	2.2%		
Other consumer	\$1	\$1	3.8%		
Commercial & Industrial	\$8	\$7	-10.0%		
Commercial real estate	\$37	\$35	-5.3%		
Unused commitments	\$25	\$20	-17.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$17	28.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$38	\$45	19.1%		
Cash & balances due	\$23	\$18	-23.0%		
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	\$204	\$209	2.7%		
Deposits	\$180	\$179	-0.3%		
Total other borrowings	\$23	\$29	25.5%		
FHLB advances	\$16	\$24	50.0%		
Equity					
Equity capital at quarter end	\$12	\$11	-9.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.8%	5.5%	--		
Tier 1 risk based capital ratio	9.4%	8.9%	--		
Total risk based capital ratio	10.7%	10.1%	--		
Return on equity ¹	6.7%	6.6%	--		
Return on assets ¹	0.4%	0.3%	--		
Net interest margin ¹	3.3%	3.1%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.3%	68.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	88.1%	--		
Net charge-offs to average loans and leases ¹	-1.0%	-0.4%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2015	2016	2015	2016	
Construction & development	0.5%	15.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.3%	1.6%	0.0%	0.0%	--
Home equity	0.5%	0.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.1%	0.3%	--
Other consumer	0.0%	0.0%	0.1%	0.3%	--
Commercial & Industrial	6.3%	5.1%	0.0%	0.0%	--
Commercial real estate	2.2%	0.0%	0.0%	0.0%	--
Total loans	4.6%	2.9%	0.0%	0.0%	--