

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	2016 \$ millions	2017 \$ millions	%chg from prev		
Assets	\$157	\$132	-15.9%		
Loans	\$5	\$4	-15.4%		
<i>Construction & development</i>	\$58	\$48	-18.0%		
<i>Closed-end 1-4 family residential</i>	\$11	\$10	-7.1%		
<i>Home equity</i>	\$1	\$1	10.7%		
<i>Credit card</i>	\$1	\$1	44.3%		
<i>Other consumer</i>	\$8	\$8	0.8%		
<i>Commercial & Industrial</i>	\$47	\$37	-20.6%		
<i>Commercial real estate</i>	\$27	\$25	-8.2%		
Unused commitments	\$0	\$0			
Securitization outstanding principal	\$10	\$13	40.3%		
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$29	\$38	31.5%		
Other securities	\$15	\$23	55.4%		
Cash & balances due	\$0	\$0			
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$199	\$204	2.1%		
Liabilities	\$194	\$180	-7.4%		
Deposits	\$5	\$23	394.9%		
Total other borrowings	\$0	\$16			
FHLB advances	\$24	\$12	-49.5%		
Equity					
Equity capital at quarter end	\$5	\$0	-100.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.4%	9.4%	--		
Tier 1 risk based capital ratio	14.6%	10.7%	--		
Total risk based capital ratio	81.8%	6.7%	--		
Return on equity ¹	7.9%	0.4%	--		
Return on assets ¹	4.3%	3.3%	--		
Net interest margin ¹	43.1%	42.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	0.0%	0.0%	--		
Loss provision to net charge-offs (qtr)	0.1%	-1.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.5%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2016	2017	2016	2017	
<i>Construction & development</i>	0.9%	1.3%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	0.6%	0.5%	0.0%	0.0%	--
<i>Home equity</i>	1.0%	0.0%	0.5%	0.1%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.1%	--
<i>Other consumer</i>	4.0%	6.3%	0.0%	0.0%	--
<i>Commercial & Industrial</i>	1.6%	2.2%	0.0%	0.0%	--
<i>Commercial real estate</i>	3.0%	4.6%	0.0%	0.0%	--
<i>Total loans</i>	1.1%	0.0%		0.0%	--