

**CITIZENS COMMUNITY BANK**

	CPP Disbursement Date 12/23/2008	Cert 35326	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$154	\$172	11.3%	
Loans	\$127	\$132	4.2%	
<i>Construction &amp; development</i>	\$23	\$21	-7.9%	
<i>Closed-end 1-4 family residential</i>	\$37	\$39	6.3%	
<i>Home equity</i>	\$10	\$10	1.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$8	-17.8%	
<i>Commercial &amp; Industrial</i>	\$15	\$19	25.2%	
<i>Commercial real estate</i>	\$24	\$25	1.2%	
Unused commitments	\$13	\$15	17.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$13	89.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$11	44.7%	
Cash & balances due	\$5	\$4	-2.5%	
<b>Residential mortgage originations</b>				
<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>	\$0	\$0		
<b>Liabilities</b>	\$133	\$150	13.0%	
Deposits	\$133	\$142	7.1%	
Total other borrowings	\$0	\$8	4748.5%	
FHLB advances	\$0	\$8		
<b>Equity</b>				
Equity capital at quarter end	\$21	\$21	1.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	13.8%	11.7%	--	
Tier 1 risk based capital ratio	16.6%	14.6%	--	
Total risk based capital ratio	17.8%	15.8%	--	
Return on equity <sup>1</sup>	-1.0%	-4.5%	--	
Return on assets <sup>1</sup>	-0.1%	-0.6%	--	
Net interest margin <sup>1</sup>	3.7%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.5%	64.1%	--	
Loss provision to net charge-offs (qtr)	161.0%	146.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	2.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	5.6%	9.2%	0.0%	2.2%
<i>Closed-end 1-4 family residential</i>	1.3%	1.8%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.1%	1.2%	0.5%	0.5%
<i>Commercial &amp; Industrial</i>	0.6%	2.2%	0.3%	0.5%
<i>Commercial real estate</i>	0.0%	0.5%	0.0%	0.0%
<i>Total loans</i>	1.6%	2.5%	0.1%	0.5%