

**FIRST CITIZENS BANC CORP**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1246533	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>	\$1,051	\$1,100	4.6%	
Loans	\$797	\$791	-0.7%	
<i>Construction &amp; development</i>	\$31	\$30	-1.8%	
<i>Closed-end 1-4 family residential</i>	\$250	\$240	-3.8%	
<i>Home equity</i>	\$31	\$33	7.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$16	\$13	-19.3%	
<i>Commercial &amp; Industrial</i>	\$85	\$76	-10.3%	
<i>Commercial real estate</i>	\$284	\$306	7.7%	
Unused commitments	\$117	\$113	-3.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$39	\$65	65.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$111	\$142	27.7%	
Cash & balances due	\$27	\$27	1.1%	
<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>	\$944	\$982	4.1%	
Deposits	\$817	\$868	6.2%	
Total other borrowings	\$105	\$110	4.3%	
FHLB advances	\$70	\$85	22.0%	
<b>Equity</b>				
Equity capital at quarter end	\$107	\$106	-1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.2%	8.2%	--	
Tier 1 risk based capital ratio	11.3%	11.1%	--	
Total risk based capital ratio	12.4%	12.4%	--	
Return on equity <sup>1</sup>	-126.8%	2.4%	--	
Return on assets <sup>1</sup>	-15.2%	0.2%	--	
Net interest margin <sup>1</sup>	4.5%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.2%	59.7%	--	
Loss provision to net charge-offs (qtr)	127.9%	131.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	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>	4.2%	4.3%	0.0%	1.7%
<i>Closed-end 1-4 family residential</i>	2.5%	2.7%	0.1%	0.3%
<i>Home equity</i>	0.5%	1.3%	0.2%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.5%	1.2%	0.8%
<i>Commercial &amp; Industrial</i>	4.5%	5.2%	1.0%	1.0%
<i>Commercial real estate</i>	1.7%	3.5%	0.1%	0.5%
<i>Total loans</i>	2.6%	3.2%	0.2%	0.5%