

FIRST CITIZENS BANC CORP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1246533	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,096	\$1,108	1.1%	
Loans	\$767	\$786	2.4%	
Construction & development	\$39	\$40	1.1%	
Closed-end 1-4 family residential	\$223	\$208	-6.7%	
Home equity	\$31	\$30	-2.8%	
Credit card	\$0	\$0		
Other consumer	\$10	\$7	-32.8%	
Commercial & Industrial	\$68	\$70	2.4%	
Commercial real estate	\$305	\$338	10.9%	
Unused commitments	\$114	\$138	21.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$68	\$88	28.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$116	\$116	0.2%	
Cash & balances due	\$22	\$52	136.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$3		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$3		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$979	\$984	0.5%	
Deposits	\$901	\$909	0.9%	
Total other borrowings	\$74	\$69	-6.5%	
FHLB advances	\$50	\$50	-0.1%	
Equity				
Equity capital at quarter end	\$106	\$113	6.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	-\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	8.4%	--	
Tier 1 risk based capital ratio	12.1%	12.2%	--	
Total risk based capital ratio	13.4%	13.5%	--	
Return on equity ¹	3.1%	7.2%	--	
Return on assets ¹	0.3%	0.7%	--	
Net interest margin ¹	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.2%	78.5%	--	
Loss provision to net charge-offs (qtr)	105.0%	59.5%	--	
Net charge-offs to average loans and leases ¹	1.7%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	6.2%	1.5%	0.8%	0.5%
Closed-end 1-4 family residential	3.9%	4.3%	0.6%	0.3%
Home equity	0.3%	0.3%	0.2%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.0%	0.6%	0.4%
Commercial & Industrial	5.0%	1.2%	1.5%	1.9%
Commercial real estate	2.6%	3.2%	0.3%	0.2%
Total loans	3.2%	3.4%	0.5%	0.5%