

CITIZENS COMMERCE BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 2702278	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$345	\$297	-13.8%	
Loans	\$248	\$196	-20.8%	
Construction & development	\$36	\$19	-46.9%	
Closed-end 1-4 family residential	\$69	\$62	-11.1%	
Home equity	\$7	\$7	-9.6%	
Credit card	\$2	\$2	-13.1%	
Other consumer	\$8	\$5	-42.0%	
Commercial & Industrial	\$23	\$15	-36.6%	
Commercial real estate	\$45	\$39	-11.7%	
Unused commitments	\$36	\$21	-41.8%	
Securitization outstanding principal	\$1	\$5	295.5%	
Mortgage-backed securities (GSE and private issue)	\$14	\$28	91.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$34	\$21	-36.1%	
Cash & balances due	\$8	\$39	395.9%	
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	\$329	\$289	-11.9%	
Deposits	\$289	\$248	-14.2%	
Total other borrowings	\$36	\$35	-4.1%	
FHLB advances	\$27	\$27	0.0%	
Equity				
Equity capital at quarter end	\$16	\$8	-52.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.5%	2.9%	--	
Tier 1 risk based capital ratio	6.2%	4.8%	--	
Total risk based capital ratio	7.5%	6.1%	--	
Return on equity ¹	-165.0%	-57.7%	--	
Return on assets ¹	-9.9%	-1.7%	--	
Net interest margin ¹	2.5%	2.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	25.2%	20.8%	--	
Loss provision to net charge-offs (qtr)	81.4%	46.8%	--	
Net charge-offs to average loans and leases ¹	11.1%	1.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	20.0%	56.8%	2.9%	1.1%
Closed-end 1-4 family residential	4.4%	10.1%	1.0%	0.2%
Home equity	2.7%	11.1%	0.0%	0.0%
Credit card	2.6%	2.0%	0.5%	5.0%
Other consumer	1.2%	2.1%	0.9%	1.5%
Commercial & Industrial	12.5%	4.5%	16.2%	0.3%
Commercial real estate	16.3%	13.3%	0.0%	0.2%
Total loans	12.3%	19.2%	2.8%	0.3%