

CITIZENS COMMUNITY BANK

	CPP Disbursement Date 12/23/2008	Cert 35326	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$172	\$165	-4.3%	
Loans	\$132	\$129	-2.2%	
Construction & development	\$21	\$24	14.5%	
Closed-end 1-4 family residential	\$39	\$39	-0.8%	
Home equity	\$10	\$11	4.7%	
Credit card	\$0	\$0		
Other consumer	\$8	\$6	-26.5%	
Commercial & Industrial	\$19	\$16	-17.3%	
Commercial real estate	\$25	\$27	10.4%	
Unused commitments	\$15	\$18	22.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$8	-32.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$9	-19.0%	
Cash & balances due	\$4	\$6	43.8%	
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	\$150	\$143	-5.0%	
Deposits	\$142	\$136	-4.7%	
Total other borrowings	\$8	\$7	-12.5%	
FHLB advances	\$8	\$7	-12.5%	
Equity				
Equity capital at quarter end	\$21	\$22	1.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	12.2%	--	
Tier 1 risk based capital ratio	14.6%	14.8%	--	
Total risk based capital ratio	15.8%	16.1%	--	
Return on equity ¹	-4.5%	1.8%	--	
Return on assets ¹	-0.6%	0.2%	--	
Net interest margin ¹	4.2%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.1%	79.3%	--	
Loss provision to net charge-offs (qtr)	146.0%	265.0%	--	
Net charge-offs to average loans and leases ¹	2.0%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	9.2%	6.9%	2.2%	0.5%
Closed-end 1-4 family residential	1.8%	3.6%	0.0%	0.1%
Home equity	0.2%	0.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.2%	0.7%	0.5%	0.1%
Commercial & Industrial	2.2%	1.9%	0.5%	0.0%
Commercial real estate	0.5%	0.0%	0.0%	0.0%
Total loans	2.5%	2.6%	0.5%	0.1%