

Citizens Financial Bank
Local Competitor Comparison
4th Quarter 2009



Texas Ratio

Non-Performing Loans plus Real Estate Owned divided by the sum of Tangible Common Equity and Loan Loss Reserves.

Risk-Based Capital

Banks must maintain a Risk-Based Capital ratio in excess of 10% to remain well capitalized and a ratio in excess of 8% to remain adequately capitalized.

Tangible Equity to Tangible Assets

Excludes debt that regulators allow as capital. It represents the "true money" available to absorb losses. TARP participants are highlighted as TARP was taken at the Holding Company level and the funds were pushed down to the Bank level.

Net Interest Margin

Net Interest Income as a percentage of Average Earning Assets.

Return on Average Assets

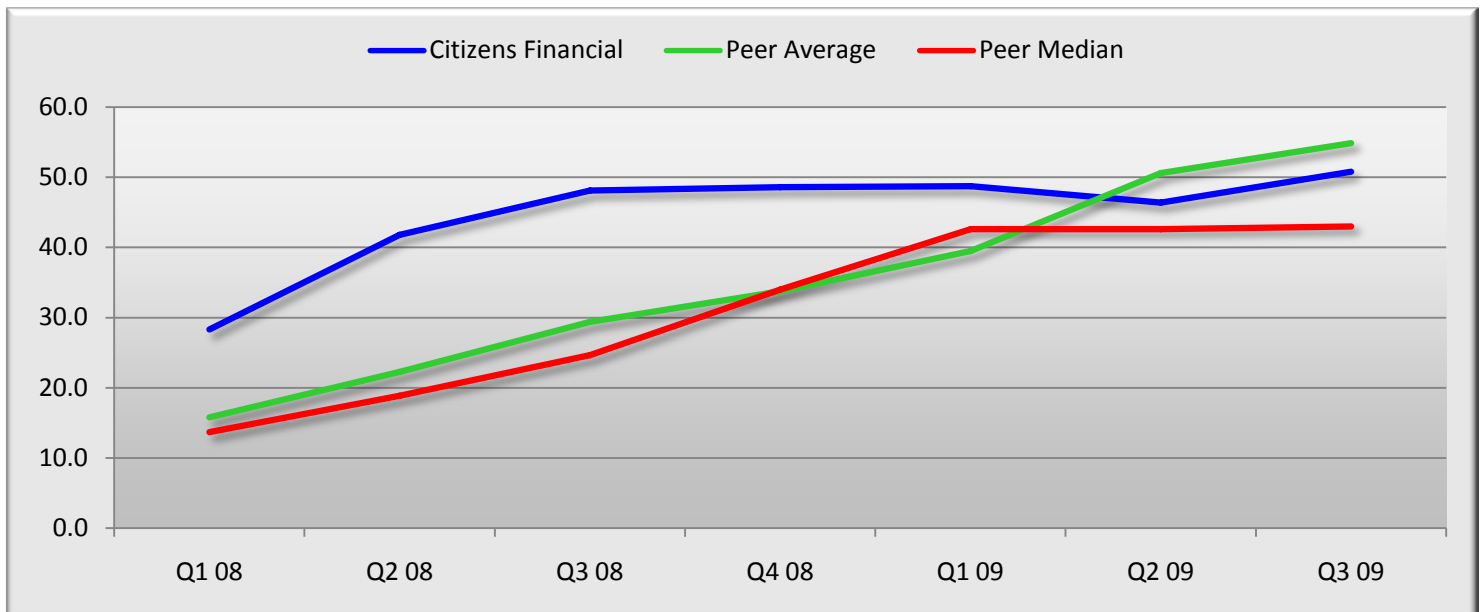
Net Income as a percentage of Average Assets.

Local Competitor - Financial Trend Tracking

Texas Ratio

	15.8	22.2	29.4	33.8	39.5	50.6	54.8
Average							
Median							
High							
Low							
	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009

Citizens Financial Bank	28.3	41.8	48.1	48.6	48.7	46.4	50.8
American Savings, FSB	25.2	35.0	38.0	37.9	44.1	43.8	53.4
Centier	7.6	9.6	10.7	33.1	42.1	42.3	38.9
Peoples Bank	18.1	20.2	22.7	21.1	43.8	41.6	39.5
Amcore	40.5	47.7	82.9	102.3	114.8	197.6	214.4
Marquette Bank	10.6	9.9	15.9	19.9	32.8	37.8	41.3
1st Source	7.5	8.1	10.3	12.0	17.2	22.1	25.2
First Midwest	10.5	16.8	26.5	38.9	43.1	42.9	44.6
Private	3.8	5.8	13.3	14.3	19.3	34.6	34.3
MB Financial	13.7	17.6	19.4	32.0	34.0	41.3	47.9
Horizon	7.4	9.6	9.3	10.1	14.1	16.1	16.1
Standard	27.1	31.8	36.7	52.8	39.7	52.9	49.5
Midwest Bank	13.7	23.8	27.4	34.9	49.9	71.4	130.8
Cole Taylor	39.8	51.8	47.5	43.2	48.4	45.2	40.3
First Financial	6.2	6.0	7.1	9.0	14.1	46.3	49.9
Providence Bank	1.7	15.5	23.5	24.4	26.0	29.7	21.8
Fifth Third	18.9	21.9	23.1	27.4	23.6	32.6	30.6
BankFinancial	5.8	6.7	7.4	12.5	18.4	19.4	25.5
AJ Smith	2.2	25.9	13.9	19.0	20.4	30.3	28.2
West Suburban	14.4	18.8	19.5	21.4	33.6	41.9	43.1
First American	23.5	23.3	30.9	29.7	28.8	28.4	32.9
State Bank of Countryside	14.1	22.1	76.6	81.6	85.2	101.1	131.2
Republic Bank	22.4	41.9	65.5	50.2	65.7	97.3	71.3
American Chartered	37.1	40.1	40.9	48.2	49.6	52.8	60.3
Griffith Savings	52.7	32.5	76.0	61.1	70.2	62.7	75.8



Received TARP Bailout Funds

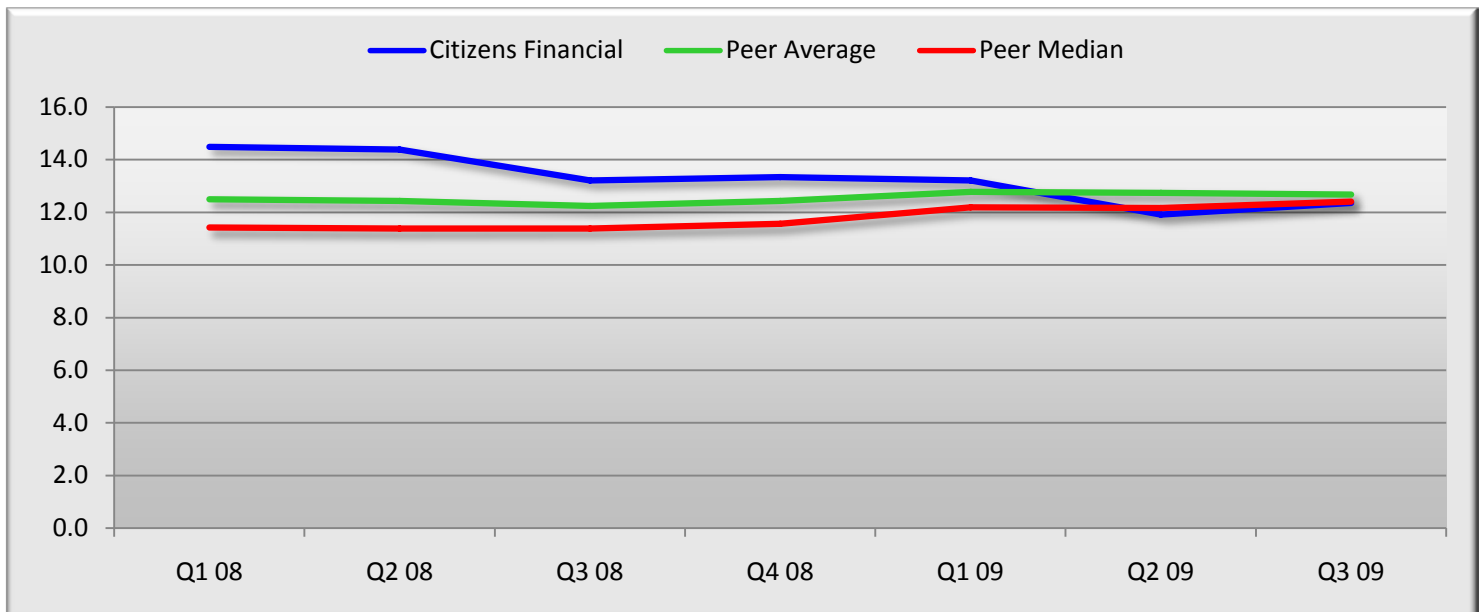
Source: SNL

Local Competitor - Financial Trend Tracking

Risk-Based Capital

	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009
Average	12.5	12.4	12.2	12.4	12.8	12.7	12.7
Median	11.4	11.4	11.4	11.6	12.2	12.2	12.4
High	23.3	23.6	22.5	22.6	23.0	23.2	21.3
Low	10.1	10.3	10.0	8.7	8.5	5.9	4.5

	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009
Citizens Financial Bank	14.5	14.4	13.2	13.3	13.2	11.9	12.4
American Savings, FSB	13.0	13.0	12.9	15.3	15.4	13.4	13.1
Centier	12.4	11.7	10.3	8.7	8.8	9.0	10.2
Peoples Bank	11.6	11.5	11.7	11.4	11.1	10.7	11.3
Amcore	10.9	10.7	10.0	8.7	8.5	5.9	4.5
Marquette Bank	10.4	10.7	13.5	12.3	12.1	13.0	13.4
1st Source	12.7	12.9	13.2	15.6	16.0	16.5	16.8
First Midwest	11.3	11.7	11.3	11.7	12.3	12.4	13.2
Private	11.0	11.6	11.0	11.4	12.1	11.7	12.3
MB Financial	11.6	11.3	11.5	12.4	12.6	12.5	13.2
Horizon	11.2	11.2	13.1	12.6	13.2	13.3	13.1
Standard	10.4	10.5	10.4	10.4	12.4	12.6	12.5
Midwest Bank	12.5	10.3	10.5	10.5	10.5	10.2	6.4
Cole Taylor	10.1	10.6	11.1	11.1	11.2	11.6	11.6
First Financial	12.5	12.3	12.4	12.1	11.5	15.9	16.0
Providence Bank	13.5	12.6	11.7	11.8	11.4	11.4	11.7
Fifth Third	11.0	11.4	10.9	11.7	14.4	15.5	15.6
BankFinancial	16.6	15.7	14.7	15.0	15.5	16.0	16.3
AJ Smith	23.3	23.6	22.5	22.6	23.0	23.2	21.3
West Suburban	10.5	10.8	11.0	10.9	11.0	11.1	11.2
First American	11.0	11.1	10.7	10.9	11.0	12.4	12.4
State Bank of Countryside	14.3	14.4	12.7	12.4	12.8	12.4	12.2
Republic Bank	11.2	11.7	11.0	13.0	13.8	10.3	10.6
American Chartered	10.5	10.4	10.6	10.4	10.4	10.8	10.5
Griffith Savings	17.1	17.5	17.5	17.6	16.6	16.6	15.6



Received TARP Bailout Funds

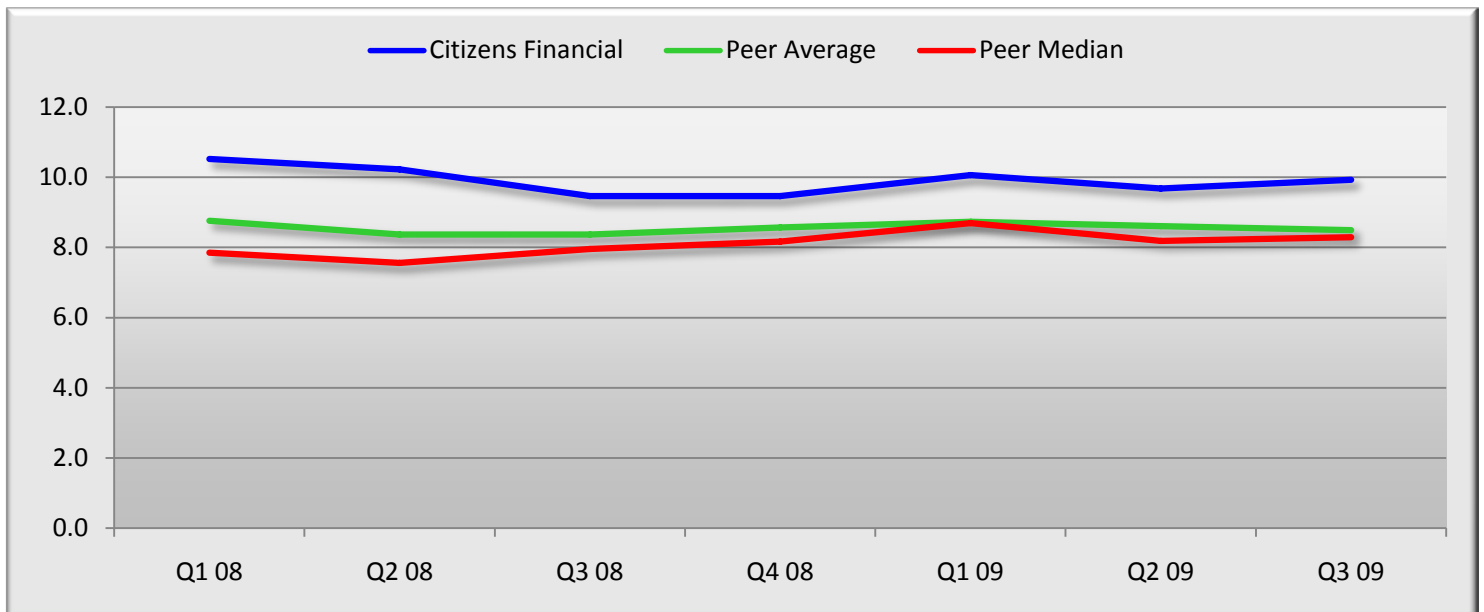
Source: SNL

Local Competitor - Financial Trend Tracking

Tangible Common Equity/Tangible Assets

	8.8	8.4	8.4	8.6	8.7	8.6	8.5
Average							
Median							
High							
Low							
	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009

	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009
Citizens Financial Bank	10.5	10.2	9.5	9.5	10.1	9.7	9.9
American Savings, FSB	8.4	8.6	8.5	9.8	9.4	8.8	8.9
Centier	6.9	5.3	6.4	6.3	6.7	6.9	7.3
Peoples Bank	7.8	7.5	7.7	7.6	7.8	7.6	7.9
Amcore	6.1	5.7	5.2	4.6	4.5	1.5	1.0
Marquette Bank	6.6	6.7	8.4	8.3	7.8	7.9	7.8
1st Source	9.8	10.0	10.2	11.7	12.0	12.4	12.0
First Midwest	7.8	8.0	7.9	8.2	8.6	9.2	9.9
Private	9.5	8.3	8.0	8.6	9.0	8.5	9.2
MB Financial	7.7	7.6	7.5	8.1	8.8	5.6	7.8
Horizon	7.4	7.5	8.7	8.1	8.8	9.2	8.7
Standard	8.5	8.5	8.4	8.4	9.9	9.9	9.7
Midwest Bank	9.2	7.2	7.6	7.3	5.4	6.3	3.3
Cole Taylor	7.9	6.6	7.3	7.2	6.8	7.4	7.0
First Financial	7.9	7.8	7.3	7.2	7.0	7.5	7.9
Providence Bank	10.8	10.1	9.5	9.4	9.0	8.5	8.6
Fifth Third	7.3	7.5	7.1	7.6	10.2	13.1	12.6
BankFinancial	14.1	12.5	12.2	12.4	12.3	12.5	12.5
AJ Smith	10.9	10.9	10.7	11.1	10.9	11.3	9.7
West Suburban	7.5	7.7	7.8	7.9	7.7	7.8	7.5
First American	9.4	9.0	8.4	8.1	8.1	9.1	9.3
State Bank of Countryside	10.4	10.1	9.2	9.1	9.3	8.9	8.6
Republic Bank	9.2	9.5	8.7	10.4	10.4	8.2	8.3
American Chartered	7.0	7.1	7.5	7.5	7.7	7.9	7.2
Griffith Savings	9.8	9.4	9.8	9.4	8.6	8.6	7.8



Received TARP Bailout Funds

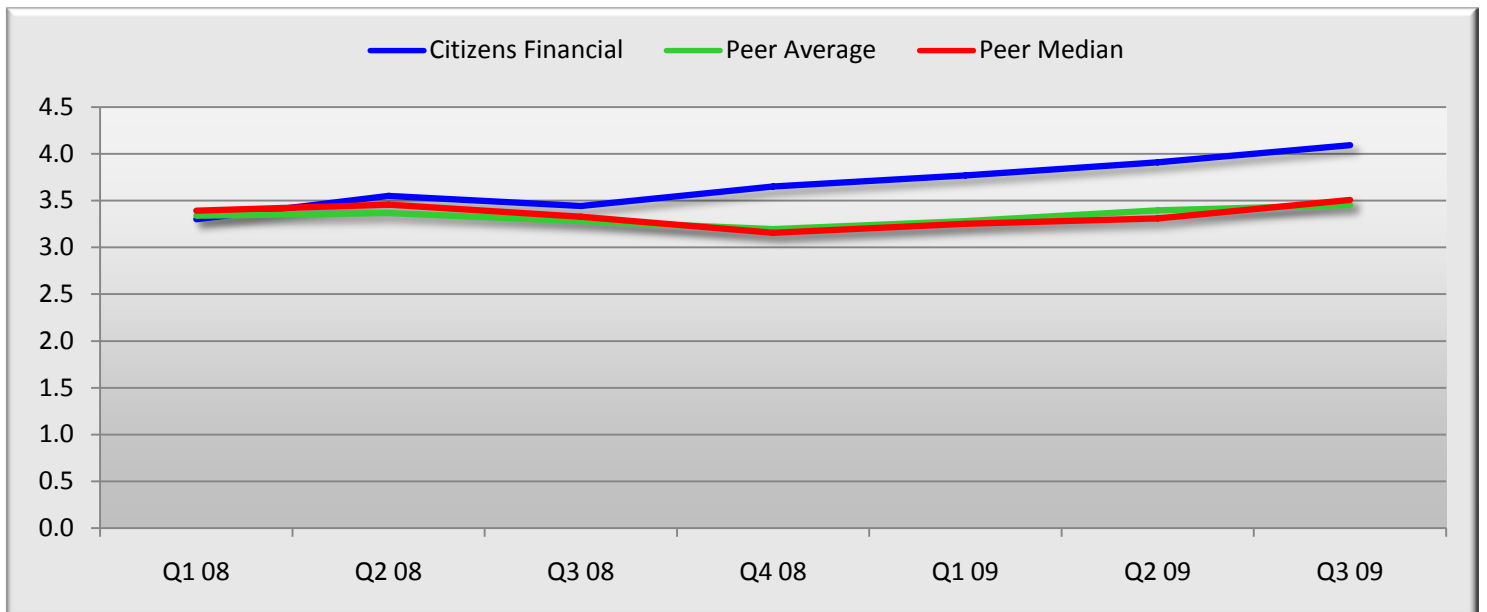
Source: SNL

Local Competitor - Financial Trend Tracking

Net Interest Margin

	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009
Average	3.3	3.4	3.3	3.2	3.3	3.4	3.5
Median	3.4	3.5	3.3	3.2	3.3	3.3	3.5
High	3.9	3.8	4.0	3.7	3.8	6.9	5.1
Low	2.2	2.5	2.3	1.9	1.6	1.7	1.7

	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009
Citizens Financial Bank	3.3	3.6	3.4	3.7	3.8	3.9	4.1
American Savings, FSB	2.8	3.0	2.9	2.8	2.7	2.7	2.9
Centier	3.6	3.7	3.8	3.4	3.5	3.9	3.9
Peoples Bank	3.7	3.8	3.8	3.7	3.7	3.7	3.9
Amcore	3.0	2.7	2.3	1.9	1.6	1.7	1.7
Marquette Bank	3.5	3.8	3.2	3.2	3.2	3.3	3.2
1st Source	3.8	3.5	3.4	3.1	3.2	3.3	3.4
First Midwest	3.5	3.6	3.6	3.6	3.5	3.6	4.0
Private	3.1	3.0	3.3	2.9	3.6	3.3	3.6
MB Financial	3.2	3.2	3.0	2.9	3.1	2.8	2.8
Horizon	3.5	3.6	3.7	3.7	3.7	3.6	3.8
Standard	3.6	3.4	3.4	3.3	3.3	3.3	3.7
Midwest Bank	3.0	3.0	2.7	2.7	2.6	2.0	1.9
Cole Taylor	2.7	2.5	2.5	2.6	2.8	3.0	3.2
First Financial	3.9	3.8	3.8	3.7	3.7	3.8	5.1
Providence Bank	3.7	3.8	4.0	3.5	3.6	3.6	3.8
Fifth Third	2.2	2.9	3.2	3.2	3.6	6.9	3.9
BankFinancial	3.8	3.8	3.8	3.7	3.6	3.7	3.7
AJ Smith	2.7	2.7	2.6	2.7	2.8	2.9	3.0
West Suburban	3.5	3.6	3.5	3.4	3.4	3.3	3.2
First American	3.4	3.6	3.6	3.3	3.7	4.1	4.1
State Bank of Countryside	3.8	3.6	2.8	3.0	3.3	2.5	2.3
Republic Bank	3.4	3.2	3.2	3.5	3.7	3.3	4.3
American Chartered	2.9	3.1	2.6	2.9	3.1	3.4	3.4
Griffith Savings	2.6	2.5	2.5	2.7	2.6	2.7	2.5



Received TARP Bailout Funds

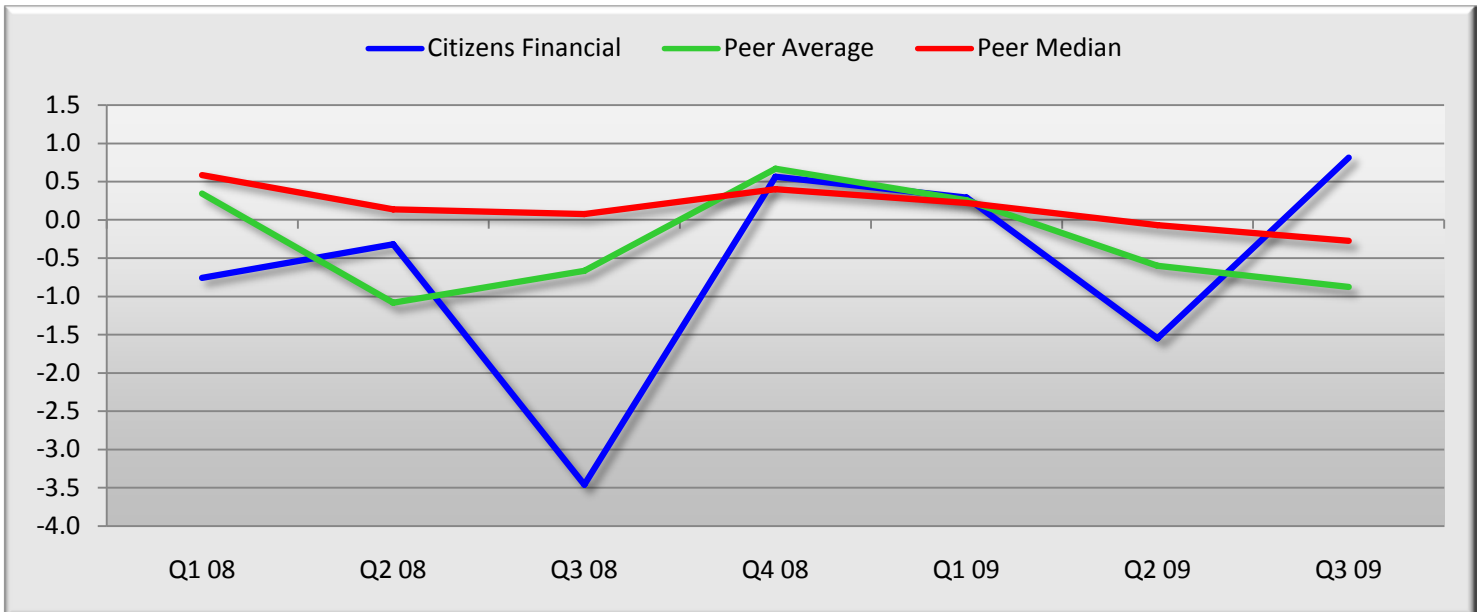
Source: SNL

Local Competitor - Financial Trend Tracking

Return on Average Assets

	0.3	-1.1	-0.7	0.7	0.3	-0.6	-0.9
Average	0.3	-1.1	-0.7	0.7	0.3	-0.6	-0.9
Median	0.6	0.1	0.1	0.4	0.2	-0.1	-0.3
High	2.1	1.5	2.2	9.2	9.1	20.3	2.5
Low	-2.8	-17.0	-4.5	-2.4	-7.7	-13.4	-13.3
	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009

Bank	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009
Citizens Financial Bank	-0.8	-0.3	-3.5	0.6	0.3	-1.6	0.8
American Savings, FSB	0.3	0.0	0.1	-0.1	-0.6	-2.4	0.3
Centier	1.6	-0.9	2.2	0.9	-3.2	0.0	-3.1
Peoples Bank	0.9	1.0	0.8	1.0	0.6	-0.8	0.7
Amcore	-1.6	-1.4	-2.5	-2.4	-0.8	-13.4	-2.5
Marquette Bank	0.6	0.2	0.1	0.4	0.2	0.2	-0.3
1st Source	0.8	0.6	1.2	0.7	0.6	0.7	0.6
First Midwest	1.5	1.4	-1.1	0.4	0.3	-0.1	-1.8
Private	0.1	0.3	-1.9	0.7	0.6	-0.6	-0.3
MB Financial	1.1	0.7	-1.1	-1.2	0.2	0.4	-0.3
Horizon	1.1	0.6	0.8	0.9	0.7	0.8	0.8
Standard	0.6	0.1	0.1	0.3	0.1	0.0	-0.4
Midwest Bank	0.5	-17.0	0.4	-0.4	-7.7	-4.4	-13.3
Cole Taylor	-2.8	-8.0	-1.2	-0.1	-1.8	-0.1	-0.1
First Financial	1.1	0.8	0.4	0.7	0.3	20.3	0.8
Providence Bank	0.1	0.1	0.2	0.2	0.1	0.1	0.1
Fifth Third	-0.4	0.0	-1.7	1.4	7.1	-1.7	-0.3
BankFinancial	-1.5	-6.9	2.1	0.1	-0.2	0.4	-0.7
AJ Smith	0.3	0.3	-4.1	0.7	0.3	0.2	-2.5
West Suburban	0.9	0.9	0.5	0.8	-0.5	-0.6	0.1
First American	-0.1	0.5	-1.9	0.4	-0.5	0.7	0.6
State Bank of Countryside	2.1	1.5	-4.5	0.1	0.4	-4.9	-1.8
Republic Bank	1.4	0.4	-0.7	9.2	9.1	-7.0	2.5
American Chartered	-0.9	0.9	0.5	0.7	-1.4	0.3	-2.1
Griffith Savings	0.1	-0.4	0.7	0.3	-2.5	0.5	-2.8



Received TARP Bailout Funds

Source: SNL