

CITIZENS REPUBLIC BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1205688	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$11,336	\$9,710	-14.3%	
Loans	\$7,849	\$6,257	-20.3%	
Construction & development	\$567	\$321	-43.3%	
Closed-end 1-4 family residential	\$1,559	\$1,187	-23.8%	
Home equity	\$628	\$537	-14.4%	
Credit card	\$0	\$0	-20.0%	
Other consumer	\$902	\$905	0.4%	
Commercial & Industrial	\$1,210	\$939	-22.4%	
Commercial real estate	\$2,534	\$2,017	-20.4%	
Unused commitments	\$1,337	\$943	-29.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,476	\$2,222	50.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$708	\$297	-58.0%	
Cash & balances due	\$845	\$537	-36.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$51	\$78	51.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$53	\$81	53.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$10,335	\$8,904	-13.9%	
Deposits	\$8,628	\$7,796	-9.6%	
Total other borrowings	\$1,581	\$994	-37.1%	
FHLB advances	\$1,318	\$837	-36.5%	
Equity				
Equity capital at quarter end	\$1,001	\$806	-19.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$74	\$101	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	7.3%	--	
Tier 1 risk based capital ratio	11.0%	11.5%	--	
Total risk based capital ratio	12.3%	12.8%	--	
Return on equity ¹	-26.3%	-48.8%	--	
Return on assets ¹	-2.4%	-4.3%	--	
Net interest margin ¹	3.2%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.1%	124.4%	--	
Loss provision to net charge-offs (qtr)	103.2%	82.4%	--	
Net charge-offs to average loans and leases ¹	4.1%	9.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	17.2%	8.5%	4.4%	9.5%
Closed-end 1-4 family residential	9.3%	3.2%	0.5%	1.4%
Home equity	2.1%	1.5%	0.4%	0.8%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.4%	0.9%	0.5%
Commercial & Industrial	4.5%	4.1%	1.8%	2.0%
Commercial real estate	7.5%	5.2%	0.6%	3.2%
Total loans	6.8%	3.8%	1.1%	2.5%