

CITIZENS REPUBLIC BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1205688	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$12,748	\$11,807	-7.4%	
Loans	\$9,194	\$7,986	-13.1%	
<i>Construction & development</i>	\$812	\$572	-29.6%	
<i>Closed-end 1-4 family residential</i>	\$1,847	\$1,588	-14.0%	
<i>Home equity</i>	\$698	\$643	-7.8%	
<i>Credit card</i>	\$0	\$0	-28.6%	
<i>Other consumer</i>	\$943	\$907	-3.8%	
<i>Commercial & Industrial</i>	\$1,570	\$1,223	-22.1%	
<i>Commercial real estate</i>	\$2,718	\$2,565	-5.6%	
Unused commitments	\$2,048	\$1,374	-32.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,445	\$1,607	11.3%	
Asset-backed securities	\$0	\$0	-33.3%	
Other securities	\$935	\$748	-20.0%	
Cash & balances due	\$403	\$887	120.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$38	\$51	35.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$47	\$53	12.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$11,575	\$10,761	-7.0%	
Deposits	\$9,330	\$9,036	-3.1%	
Total other borrowings	\$2,104	\$1,593	-24.3%	
FHLB advances	\$1,666	\$1,319	-20.9%	
Equity				
Equity capital at quarter end	\$1,173	\$1,046	-10.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$250	\$74	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.2%	--	
Tier 1 risk based capital ratio	11.0%	11.3%	--	
Total risk based capital ratio	12.3%	12.5%	--	
Return on equity ¹	-58.8%	-25.1%	--	
Return on assets ¹	-5.3%	-2.3%	--	
Net interest margin ¹	3.1%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.0%	63.6%	--	
Loss provision to net charge-offs (qtr)	146.4%	103.3%	--	
Net charge-offs to average loans and leases ¹	3.5%	4.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	14.0%	17.1%	2.4%	4.3%
<i>Closed-end 1-4 family residential</i>	4.1%	9.2%	0.3%	0.5%
<i>Home equity</i>	1.6%	2.1%	0.3%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.5%	0.8%	0.9%
<i>Commercial & Industrial</i>	2.5%	4.5%	1.3%	1.7%
<i>Commercial real estate</i>	4.0%	7.5%	0.6%	0.6%
<i>Total loans</i>	4.1%	6.7%	0.9%	1.1%