

FIRSTMERIT CORPORATION

| | CPP Disbursement Date 01/09/2009 | RSSD (Holding Company) 1070804 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$11,083 | \$10,522 | -5.1% | |
| Loans | \$7,432 | \$6,936 | -6.7% | |
| Construction & development | \$512 | \$485 | -5.3% | |
| Closed-end 1-4 family residential | \$957 | \$822 | -14.0% | |
| Home equity | \$726 | \$762 | 4.9% | |
| Credit card | \$150 | \$154 | 2.5% | |
| Other consumer | \$1,273 | \$1,170 | -8.0% | |
| Commercial & Industrial | \$1,872 | \$1,538 | -17.8% | |
| Commercial real estate | \$1,651 | \$1,671 | 1.2% | |
| Unused commitments | \$3,035 | \$2,994 | -1.4% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$2,273 | \$2,194 | -3.5% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$370 | \$422 | 13.9% | |
| Cash & balances due | \$178 | \$160 | -10.2% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$56 | \$97 | 72.9% | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$54 | \$92 | 70.1% | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$10,338 | \$9,576 | -7.4% | |
| Deposits | \$7,613 | \$7,546 | -0.9% | |
| Total other borrowings | \$2,168 | \$1,674 | -22.8% | |
| FHLB advances | \$1,021 | \$577 | -43.5% | |
| Equity | | | | |
| Equity capital at quarter end | \$745 | \$837 | 12.4% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$4 | \$7 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 7.2% | 8.0% | -- | |
| Tier 1 risk based capital ratio | 8.9% | 10.3% | -- | |
| Total risk based capital ratio | 10.5% | 11.5% | -- | |
| Return on equity ¹ | 15.7% | 6.8% | -- | |
| Return on assets ¹ | 1.1% | 0.5% | -- | |
| Net interest margin ¹ | 3.9% | 3.7% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 137.0% | 91.1% | -- | |
| Loss provision to net charge-offs (qtr) | 111.5% | 96.1% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.8% | 1.8% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| Construction & development | 4.0% | 5.0% | 0.8% | 0.6% |
| Closed-end 1-4 family residential | 1.7% | 2.7% | 0.1% | 0.2% |
| Home equity | 0.1% | 1.2% | 0.1% | 0.3% |
| Credit card | 1.4% | 1.8% | 1.7% | 2.3% |
| Other consumer | 0.8% | 1.0% | 0.6% | 0.7% |
| Commercial & Industrial | 0.8% | 1.3% | 0.1% | 0.6% |
| Commercial real estate | 0.5% | 1.4% | 0.0% | 0.2% |
| Total loans | 1.0% | 1.8% | 0.2% | 0.5% |