

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$9,212	\$9,311	1.1%	
Loans	\$5,540	\$5,270	-4.9%	
Construction & development	\$122	\$105	-14.3%	
Closed-end 1-4 family residential	\$975	\$834	-14.4%	
Home equity	\$479	\$440	-8.3%	
Credit card	\$0	\$0	-9.1%	
Other consumer	\$944	\$1,050	11.2%	
Commercial & Industrial	\$1,130	\$1,301	15.1%	
Commercial real estate	\$1,595	\$1,307	-18.0%	
Unused commitments	\$932	\$1,100	17.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,528	\$2,722	7.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$227	\$201	-11.6%	
Cash & balances due	\$461	\$354	-23.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$41	\$55	34.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$55	\$60	9.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$8,360	\$8,132	-2.7%	
Deposits	\$7,452	\$7,238	-2.9%	
Total other borrowings	\$803	\$802	-0.1%	
FHLB advances	\$658	\$655	-0.5%	
Equity				
Equity capital at quarter end	\$853	\$1,179	38.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	10.0%	--	
Tier 1 risk based capital ratio	13.5%	15.7%	--	
Total risk based capital ratio	14.8%	17.0%	--	
Return on equity ¹	9.5%	8.4%	--	
Return on assets ¹	0.9%	1.1%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	192.3%	177.5%	--	
Loss provision to net charge-offs (qtr)	46.0%	27.0%	--	
Net charge-offs to average loans and leases ¹	2.3%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	1.3%	0.8%	2.7%	1.1%
Closed-end 1-4 family residential	2.1%	3.1%	0.4%	0.8%
Home equity	1.3%	1.4%	0.8%	0.8%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.3%	0.4%	0.4%
Commercial & Industrial	1.0%	0.1%	0.1%	0.1%
Commercial real estate	3.0%	1.9%	1.1%	0.2%
Total loans	1.6%	1.2%	0.6%	0.4%