CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Republic Bancorp
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Submission date: 4/30/2009

RSSD (for Bank Holding Companies): 1205688
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$3,481,352	$3,436,718		1-4 family residential mortgage loan originations increased during the February and March, with substantially all of the production sold into the secondary market.
b. Average Commercial Loans	$5,414,048	$5,377,921		
c. Total Loans (sum of lines a and b)	$8,895,399	$8,814,639		

2. General Market Commentary (optional)

Uncertain Midwest economic conditions have resulted in reduced demand for credit as commercial borrowers attempt to reduce expenses, pay down debt, and delay capital expenditures and inventory build. Consumer loan demand also continues to be constrained as families remain cautious in taking on additional debt.