

**CITIZENS FIRST CORPORATION**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2750952	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	<b>%chg from prev</b>	
<b>Assets</b>	\$410	\$413	0.7%	
Loans	\$295	\$318	7.9%	
Construction & development	\$15	\$18	20.0%	
Closed-end 1-4 family residential	\$52	\$56	7.1%	
Home equity	\$22	\$22	2.5%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	-9.0%	
Commercial & Industrial	\$33	\$33	1.3%	
Commercial real estate	\$111	\$133	20.4%	
Unused commitments	\$39	\$44	12.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$24	7.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$29	\$35	19.4%	
Cash & balances due	\$9	\$8	-7.1%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$367	\$368	0.5%	
Deposits	\$343	\$343	-0.2%	
Total other borrowings	\$22	\$24	9.1%	
FHLB advances	\$22	\$24	9.1%	
<b>Equity</b>				
Equity capital at quarter end	\$43	\$45	2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.6%	9.8%	--	
Tier 1 risk based capital ratio	12.6%	11.8%	--	
Total risk based capital ratio	13.8%	13.1%	--	
Return on equity <sup>1</sup>	7.0%	8.6%	--	
Return on assets <sup>1</sup>	0.8%	0.9%	--	
Net interest margin <sup>1</sup>	4.1%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	394.0%	418.6%	--	
Loss provision to net charge-offs (qtr)	72.9%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.2%	0.6%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.0%	0.3%
Commercial & Industrial	0.5%	0.3%	1.7%	0.0%
Commercial real estate	0.3%	0.0%	0.1%	0.0%
Total loans	0.4%	0.4%	0.3%	0.0%