

**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>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$344	\$349	1.7%		
Loans	\$264	\$268	1.6%		
Construction & development	\$18	\$15	-16.2%		
Closed-end 1-4 family residential	\$51	\$53	4.0%		
Home equity	\$23	\$23	0.8%		
Credit card	\$0	\$0			
Other consumer	\$11	\$9	-17.4%		
Commercial & Industrial	\$60	\$53	-11.8%		
Commercial real estate	\$60	\$71	18.8%		
Unused commitments	\$32	\$30	-7.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$14	564.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$39	\$26	-33.8%		
Cash & balances due	\$7	\$4	-33.0%		
<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>	\$306	\$309	1.0%		
Deposits	\$293	\$292	-0.3%		
Total other borrowings	\$12	\$16	27.7%		
FHLB advances	\$12	\$15	30.4%		
<b>Equity</b>					
Equity capital at quarter end	\$37	\$40	7.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	9.4%	10.0%	--		
Tier 1 risk based capital ratio	11.1%	12.1%	--		
Total risk based capital ratio	12.4%	13.4%	--		
Return on equity <sup>1</sup>	-3.1%	7.8%	--		
Return on assets <sup>1</sup>	-0.3%	0.9%	--		
Net interest margin <sup>1</sup>	3.9%	4.2%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	324.0%	395.6%	--		
Loss provision to net charge-offs (qtr)	120.4%	186.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	1.8%	1.2%	0.0%	0.6%	--
Closed-end 1-4 family residential	0.4%	0.5%	0.2%	0.1%	--
Home equity	0.8%	0.6%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.2%	0.5%	0.0%	--
Commercial & Industrial	0.5%	0.3%	1.4%	0.0%	--
Commercial real estate	0.0%	0.5%	0.0%	0.0%	--
Total loans	0.5%	0.5%	0.4%	0.1%	--