

CITIZENS FIRST CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2750952	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$355	\$344	-3.1%	
Loans	\$272	\$264	-3.0%	
Construction & development	\$23	\$18	-19.7%	
Closed-end 1-4 family residential	\$54	\$51	-5.2%	
Home equity	\$21	\$23	8.0%	
Credit card	\$0	\$0		
Other consumer	\$14	\$11	-23.5%	
Commercial & Industrial	\$67	\$60	-10.5%	
Commercial real estate	\$56	\$60	5.7%	
Unused commitments	\$37	\$32	-13.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$2	-86.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$39	60.2%	
Cash & balances due	\$9	\$7	-28.4%	
Residential mortgage originations				
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		
Liabilities	\$317	\$307	-3.2%	
Deposits	\$279	\$293	4.9%	
Total other borrowings	\$36	\$12	-65.6%	
FHLB advances	\$28	\$12	-58.2%	
Equity				
Equity capital at quarter end	\$38	\$37	-2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	9.4%	--	
Tier 1 risk based capital ratio	11.5%	11.1%	--	
Total risk based capital ratio	12.8%	12.4%	--	
Return on equity ¹	-66.9%	-3.0%	--	
Return on assets ¹	-7.4%	-0.3%	--	
Net interest margin ¹	3.5%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	147.9%	321.3%	--	
Loss provision to net charge-offs (qtr)	212.9%	117.6%	--	
Net charge-offs to average loans and leases ¹	0.7%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	1.8%	0.0%	0.0%
Closed-end 1-4 family residential	0.9%	0.4%	0.3%	0.2%
Home equity	0.0%	0.8%	0.7%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.2%	0.7%	0.5%
Commercial & Industrial	1.7%	0.5%	0.1%	1.4%
Commercial real estate	0.8%	0.0%	0.0%	0.0%
Total loans	0.9%	0.5%	0.2%	0.4%