CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens First Bank
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RSSD (for Bank Holding Companies): 2751007
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 35022

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$100,804	$99,960	As defined by GL codes - includes 1-4 family residential and equity lines, 1st and 2nd liens on 1-4 family residences, loans to individuals, other consumer purpose loans, and overdrafts.	
b. Average Commercial Loans	$169,633	$167,453	As defined by GL codes - includes construction and land development, commercial farm land, multi-family residential, non-farm and non-residential real estate, agricultural production, C&I, and lease finance.	
c. Total Loans (sum of lines a and b)	$270,437	$267,413		

2. General Market Commentary (optional)