

**BANCPLUS CORPORATION**

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1097306	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,243	\$2,385	6.3%	
<b>Loans</b>	\$1,247	\$1,264	1.4%	
<i>Construction &amp; development</i>	\$131	\$114	-13.4%	
<i>Closed-end 1-4 family residential</i>	\$351	\$337	-4.1%	
<i>Home equity</i>	\$45	\$49	9.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$26	\$29	11.6%	
<i>Commercial &amp; Industrial</i>	\$141	\$153	8.2%	
<i>Commercial real estate</i>	\$333	\$363	8.9%	
Unused commitments	\$259	\$320	23.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$16	16.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$699	\$793	13.4%	
Cash & balances due	\$67	\$84	24.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$69	\$35	-49.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$70	\$35	-49.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$2,023	\$2,168	7.2%	
Deposits	\$1,767	\$1,891	7.0%	
Total other borrowings	\$251	\$269	7.5%	
FHLB advances	\$170	\$170	-0.1%	
<b>Equity</b>				
Equity capital at quarter end	\$220	\$217	-1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.7%	9.5%	--	
Tier 1 risk based capital ratio	14.9%	14.8%	--	
Total risk based capital ratio	16.2%	16.1%	--	
Return on equity <sup>1</sup>	8.8%	9.9%	--	
Return on assets <sup>1</sup>	0.9%	0.9%	--	
Net interest margin <sup>1</sup>	4.0%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	110.1%	111.4%	--	
Loss provision to net charge-offs (qtr)	62.5%	58.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	7.6%	6.3%	0.3%	0.0%
<i>Closed-end 1-4 family residential</i>	1.2%	1.3%	0.5%	0.1%
<i>Home equity</i>	1.3%	0.2%	0.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.2%	1.0%	0.7%
<i>Commercial &amp; Industrial</i>	0.8%	0.3%	0.3%	0.0%
<i>Commercial real estate</i>	0.9%	0.9%	0.1%	0.1%
<i>Total loans</i>	1.7%	1.5%	0.4%	0.2%