

**BANCLPLUS CORPORATION**

|   | CPP Disbursement Date<br>02/20/2009 | RSSD (Holding Company)<br>1097306 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2008</b><br>\$ millions          | <b>2009</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$2,149                             | \$2,145                           | -0.2%   |             |
| Loans   | \$1,506                             | \$1,484                           | -1.4%   |             |
| Construction & development  | \$349                               | \$275                             | -21.1%  |             |
| Closed-end 1-4 family residential   | \$288                               | \$325                             | 13.1%   |             |
| Home equity   | \$67                                | \$65                              | -3.5%   |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$54                                | \$51                              | -5.4%   |             |
| Commercial & Industrial   | \$137                               | \$142                             | 3.8%  |             |
| Commercial real estate  | \$375                               | \$392                             | 4.6%  |             |
| Unused commitments  | \$210                               | \$110                             | -47.4%  |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$35                                | \$33                              | -6.1%   |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$372                               | \$365                             | -2.0%   |             |
| Cash & balances due   | \$56                                | \$51                              | -9.3%   |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| Closed-end mortgage originated for sale (quarter)   | \$44                                | \$49                              | 12.2%   |             |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |             |
| Closed-end mortgage originations sold (quarter)   | \$33                                | \$47                              | 41.8%   |             |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |             |
| <b>Liabilities</b>  | \$1,962                             | \$1,949                           | -0.7%   |             |
| Deposits  | \$1,399                             | \$1,595                           | 14.0%   |             |
| Total other borrowings  | \$552                               | \$345                             | -37.5%  |             |
| FHLB advances   | \$452                               | \$272                             | -39.9%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$187                               | \$196                             | 5.0%  |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$6                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 8.6%                                | 9.5%                              | --  |             |
| Tier 1 risk based capital ratio   | 11.3%                               | 12.3%                             | --  |             |
| Total risk based capital ratio  | 12.2%                               | 13.5%                             | --  |             |
| Return on equity <sup>1</sup>   | 13.1%                               | 8.6%                              | --  |             |
| Return on assets <sup>1</sup>   | 1.1%                                | 0.8%                              | --  |             |
| Net interest margin <sup>1</sup>  | 4.7%                                | 4.8%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 116.8%                              | 83.5%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 141.3%                              | 119.5%                            | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.2%                                | 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>2008</b>                         | <b>2009</b>                       | <b>2008</b>                                       | <b>2009</b> |
| Construction & development  | 2.3%                                | 4.8%                              | 0.0%  | 0.5%        |
| Closed-end 1-4 family residential   | 0.6%                                | 2.0%                              | 0.0%  | 0.1%        |
| Home equity   | 0.2%                                | 0.9%                              | 0.0%  | 0.0%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 0.4%                                | 0.4%                              | 0.2%  | 0.3%        |
| Commercial & Industrial   | 0.7%                                | 0.5%                              | 0.1%  | 0.1%        |
| Commercial real estate  | 0.3%                                | 0.3%                              | 0.0%  | 0.0%        |
| Total loans   | 0.9%                                | 1.6%                              | 0.1%  | 0.2%        |