

BANCTRUST FINANCIAL GROUP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1138012	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,089	\$1,943	-7.0%	
Loans	\$1,538	\$1,470	-4.4%	
Construction & development	\$439	\$384	-12.6%	
Closed-end 1-4 family residential	\$211	\$218	3.5%	
Home equity	\$51	\$53	3.3%	
Credit card	\$0	\$0		
Other consumer	\$73	\$64	-12.8%	
Commercial & Industrial	\$311	\$295	-5.4%	
Commercial real estate	\$362	\$373	3.0%	
Unused commitments	\$245	\$262	6.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$157	\$210	33.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$62	\$52	-15.1%	
Cash & balances due	\$85	\$58	-32.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$13	\$18	32.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$12	\$17	43.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,777	\$1,723	-3.0%	
Deposits	\$1,697	\$1,654	-2.5%	
Total other borrowings	\$59	\$59	-0.5%	
FHLB advances	\$58	\$58	-0.5%	
Equity				
Equity capital at quarter end	\$312	\$220	-29.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$30	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	10.7%	--	
Tier 1 risk based capital ratio	12.0%	13.1%	--	
Total risk based capital ratio	13.2%	14.4%	--	
Return on equity ¹	-2.7%	4.1%	--	
Return on assets ¹	-0.4%	0.5%	--	
Net interest margin ¹	3.4%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.3%	40.0%	--	
Loss provision to net charge-offs (qtr)	321.1%	55.6%	--	
Net charge-offs to average loans and leases ¹	0.7%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	12.9%	20.8%	0.3%	0.8%
Closed-end 1-4 family residential	3.8%	7.4%	0.1%	0.1%
Home equity	0.3%	0.6%	0.2%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	1.1%	0.3%	0.3%
Commercial & Industrial	0.6%	1.9%	0.2%	0.4%
Commercial real estate	1.2%	3.1%	0.1%	0.1%
Total loans	4.7%	7.8%	0.2%	0.3%