

COMMUNITY TRUST FINANCIAL CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1885307	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,270	\$1,497	17.8%	
Loans	\$818	\$1,042	27.4%	
<i>Construction & development</i>	\$99	\$96	-3.2%	
<i>Closed-end 1-4 family residential</i>	\$161	\$188	16.8%	
<i>Home equity</i>	\$20	\$23	13.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$40	\$38	-4.8%	
<i>Commercial & Industrial</i>	\$203	\$352	73.3%	
<i>Commercial real estate</i>	\$256	\$288	12.4%	
Unused commitments	\$88	\$188	114.2%	
Securitization outstanding principal	\$0	\$0	-4.8%	
Mortgage-backed securities (GSE and private issue)	\$139	\$155	11.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$82	\$105	27.4%	
Cash & balances due	\$67	\$40	-39.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$15	\$7	-52.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$16	\$8	-51.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,151	\$1,351	17.4%	
Deposits	\$929	\$1,151	23.9%	
Total other borrowings	\$210	\$186	-11.6%	
FHLB advances	\$136	\$108	-20.7%	
Equity				
Equity capital at quarter end	\$119	\$145	22.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$35	\$19	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	8.9%	--	
Tier 1 risk based capital ratio	11.7%	10.5%	--	
Total risk based capital ratio	12.7%	11.4%	--	
Return on equity ¹	6.9%	9.1%	--	
Return on assets ¹	0.7%	0.9%	--	
Net interest margin ¹	3.9%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	111.9%	111.2%	--	
Loss provision to net charge-offs (qtr)	211.7%	249.1%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.3%	1.3%	0.0%	0.1%
<i>Closed-end 1-4 family residential</i>	0.6%	1.4%	0.1%	0.1%
<i>Home equity</i>	1.3%	1.0%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.8%	1.3%	0.4%	0.2%
<i>Commercial & Industrial</i>	1.0%	0.7%	0.2%	0.1%
<i>Commercial real estate</i>	1.1%	0.6%	0.0%	0.0%
<i>Total loans</i>	0.9%	0.9%	0.1%	0.1%