

**FARMERS CAPITAL BANK CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1098732	Number of Insured Depository Institutions 5	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,187	\$2,148	-1.8%	
Loans	\$1,313	\$1,272	-3.1%	
<i>Construction &amp; development</i>	\$261	\$212	-18.7%	
<i>Closed-end 1-4 family residential</i>	\$361	\$370	2.5%	
<i>Home equity</i>	\$59	\$58	-1.8%	
<i>Credit card</i>	\$1	\$1	15.4%	
<i>Other consumer</i>	\$43	\$34	-20.7%	
<i>Commercial &amp; Industrial</i>	\$110	\$116	5.3%	
<i>Commercial real estate</i>	\$345	\$340	-1.6%	
Unused commitments	\$184	\$140	-24.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$375	\$325	-13.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$150	\$221	46.8%	
Cash & balances due	\$181	\$211	16.3%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$1,991	\$1,978	-0.7%	
Deposits	\$1,599	\$1,642	2.7%	
Total other borrowings	\$372	\$315	-15.3%	
FHLB advances	\$90	\$68	-24.5%	
<b>Equity</b>				
Equity capital at quarter end	\$196	\$170	-13.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$23	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.4%	7.2%	--	
Tier 1 risk based capital ratio	10.0%	12.3%	--	
Total risk based capital ratio	11.1%	13.5%	--	
Return on equity <sup>1</sup>	5.4%	-100.4%	--	
Return on assets <sup>1</sup>	0.5%	-8.6%	--	
Net interest margin <sup>1</sup>	3.0%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	66.1%	40.0%	--	
Loss provision to net charge-offs (qtr)	267.7%	126.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	1.6%	--	
<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>
<i>Construction &amp; development</i>	3.5%	17.1%	0.1%	0.6%
<i>Closed-end 1-4 family residential</i>	1.9%	2.3%	0.0%	0.1%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.6%	0.3%
<i>Other consumer</i>	0.8%	1.9%	0.6%	0.7%
<i>Commercial &amp; Industrial</i>	0.7%	1.2%	0.3%	0.4%
<i>Commercial real estate</i>	2.2%	2.6%	0.0%	0.5%
<i>Total loans</i>	1.9%	4.6%	0.1%	0.4%