

**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>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,177	\$2,243	3.0%	
Loans	\$1,322	\$1,247	-5.7%	
Construction & development	\$156	\$131	-15.9%	
Closed-end 1-4 family residential	\$366	\$351	-4.2%	
Home equity	\$51	\$45	-12.8%	
Credit card	\$0	\$0		
Other consumer	\$26	\$26	-0.2%	
Commercial & Industrial	\$133	\$141	6.1%	
Commercial real estate	\$366	\$333	-9.1%	
Unused commitments	\$196	\$259	32.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$14	-29.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$524	\$699	33.3%	
Cash & balances due	\$128	\$67	-47.2%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$65	\$69	5.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$63	\$70	10.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,965	\$2,023	3.0%	
Deposits	\$1,696	\$1,767	4.2%	
Total other borrowings	\$263	\$251	-4.7%	
FHLB advances	\$170	\$170	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$212	\$220	3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.6%	9.7%	--	
Tier 1 risk based capital ratio	14.2%	14.9%	--	
Total risk based capital ratio	15.5%	16.2%	--	
Return on equity <sup>1</sup>	8.6%	8.8%	--	
Return on assets <sup>1</sup>	0.8%	0.9%	--	
Net interest margin <sup>1</sup>	4.5%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	104.7%	110.1%	--	
Loss provision to net charge-offs (qtr)	93.8%	62.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	1.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	7.2%	7.6%	1.5%	0.3%
Closed-end 1-4 family residential	1.9%	1.2%	0.2%	0.5%
Home equity	0.3%	1.3%	0.1%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.3%	0.3%	1.0%
Commercial & Industrial	0.8%	0.8%	0.4%	0.3%
Commercial real estate	1.0%	0.9%	0.2%	0.1%
Total loans	2.0%	1.7%	0.5%	0.4%