

BANCPLUS CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1097306	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$2,385	\$2,406	0.9%	
Loans	\$1,264	\$1,358	7.5%	
Construction & development	\$114	\$129	13.6%	
Closed-end 1-4 family residential	\$337	\$356	5.9%	
Home equity	\$49	\$56	14.1%	
Credit card	\$0	\$0		
Other consumer	\$29	\$34	19.0%	
Commercial & Industrial	\$153	\$193	26.3%	
Commercial real estate	\$363	\$368	1.5%	
Unused commitments	\$320	\$361	12.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$15	-7.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$793	\$758	-4.4%	
Cash & balances due	\$84	\$100	19.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$35	\$38	8.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$35	\$40	14.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,168	\$2,169	0.0%	
Deposits	\$1,891	\$1,908	0.9%	
Total other borrowings	\$269	\$254	-5.6%	
FHLB advances	\$170	\$170	0.0%	
Equity				
Equity capital at quarter end	\$217	\$238	9.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	9.8%	--	
Tier 1 risk based capital ratio	14.8%	14.7%	--	
Total risk based capital ratio	16.1%	15.9%	--	
Return on equity ¹	9.9%	9.1%	--	
Return on assets ¹	0.9%	0.9%	--	
Net interest margin ¹	3.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	111.4%	120.8%	--	
Loss provision to net charge-offs (qtr)	58.8%	20.8%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	6.3%	2.8%	0.0%	0.1%
Closed-end 1-4 family residential	1.3%	1.2%	0.1%	0.3%
Home equity	0.2%	0.5%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.1%	0.7%	0.6%
Commercial & Industrial	0.3%	0.4%	0.0%	0.3%
Commercial real estate	0.9%	0.7%	0.1%	0.1%
Total loans	1.5%	1.1%	0.2%	0.3%