

**COMMUNITY TRUST FINANCIAL CORPORATION**

|   | CPP Disbursement Date<br>01/09/2009 | RSSD (Holding Company)<br>1885307 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2009</b><br>\$ millions          | <b>2010</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$1,185                             | \$1,881                           | 58.7%   |             |
| Loans   | \$871                               | \$1,423                           | 63.5%   |             |
| Construction & development  | \$78                                | \$110                             | 41.3%   |             |
| Closed-end 1-4 family residential   | \$169                               | \$244                             | 44.3%   |             |
| Home equity   | \$21                                | \$27                              | 30.5%   |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$33                                | \$32                              | -1.5%   |             |
| Commercial & Industrial   | \$289                               | \$451                             | 55.8%   |             |
| Commercial real estate  | \$234                               | \$410                             | 75.4%   |             |
| Unused commitments  | \$162                               | \$307                             | 88.9%   |             |
| Securitization outstanding principal  | \$0                                 | \$0                               | -12.6%  |             |
| Mortgage-backed securities (GSE and private issue)  | \$104                               | \$109                             | 5.5%  |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$93                                | \$153                             | 64.3%   |             |
| Cash & balances due   | \$31                                | \$35                              | 14.9%   |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| Closed-end mortgage originated for sale (quarter)   | \$7                                 | \$0                               | -100.0%   |             |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |             |
| Closed-end mortgage originations sold (quarter)   | \$8                                 | \$43                              | 472.3%  |             |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |             |
| <b>Liabilities</b>  | \$1,079                             | \$1,723                           | 59.7%   |             |
| Deposits  | \$904                               | \$1,579                           | 74.7%   |             |
| Total other borrowings  | \$163                               | \$130                             | -20.5%  |             |
| FHLB advances   | \$95                                | \$94                              | -0.6%   |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$106                               | \$158                             | 49.0%   |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$19                                | \$6                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 8.6%                                | 8.0%                              | --  |             |
| Tier 1 risk based capital ratio   | 10.0%                               | 8.9%                              | --  |             |
| Total risk based capital ratio  | 11.0%                               | 10.1%                             | --  |             |
| Return on equity <sup>1</sup>   | 10.0%                               | 9.1%                              | --  |             |
| Return on assets <sup>1</sup>   | 0.9%                                | 0.8%                              | --  |             |
| Net interest margin <sup>1</sup>  | 4.3%                                | 4.1%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 147.3%                              | 113.6%                            | --  |             |
| Loss provision to net charge-offs (qtr)   | 212.7%                              | 361.0%                            | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.2%                                | 0.1%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2009</b>                         | <b>2010</b>                       | <b>2009</b>                                       | <b>2010</b> |
| Construction & development  | 0.9%                                | 0.8%                              | 0.1%  | 0.0%        |
| Closed-end 1-4 family residential   | 1.1%                                | 1.6%                              | 0.1%  | 0.0%        |
| Home equity   | 1.0%                                | 2.3%                              | 0.1%  | 0.1%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 1.1%                                | 0.8%                              | 0.3%  | 0.8%        |
| Commercial & Industrial   | 0.8%                                | 0.7%                              | 0.1%  | 0.0%        |
| Commercial real estate  | 0.2%                                | 1.6%                              | 0.0%  | 0.0%        |
| Total loans   | 0.7%                                | 1.1%                              | 0.1%  | 0.0%        |