

CPP ANNUAL USE OF CAPITAL SURVEY - 2010



NAME OF INSTITUTION
(Include Holding Company Where Applicable)

First Trust Corporation and its wholly-owned subsidiary First Bank and Trust

Point of Contact:	R. Leigh Barkerlbarker@fbtonline.com	RSSD: (For Bank Holding Companies)	2127657
UST Sequence Number:	967	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	17,969,000	FDIC Certificate Number: (For Depository Institutions)	33405
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	June 05, 2009	City:	New Orleans
Date Repaid ¹ :	N/A	State:	Louisiana

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Increase lending or reduce lending less than otherwise would have occurred.

To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).

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Increase securities purchased (ABS, MBS, etc.).

Funds received contributed to increased short-term investments thus adding to liquidity.

Empty response area for the selected option.

Make other investments.

Empty response area for the unselected option.

Increase reserves for non-performing assets.

Empty response area for the unselected option.

Reduce borrowings.

Empty response area for the unselected option.

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Increase charge-offs.

Charge-offs increased in 2010 reflecting the impact of economic conditions on the company's loan portfolio. Funds received mitigated impact on equity ratios.

Purchase another financial institution or purchase assets from another financial institution.

Held as non-leveraged increase to total capital.

\$16 million of the funds received were contributed by the holding company to the bank to further strengthen the bank's capital ratios. The bank's capital ratios at Dec. 31, 2010 exceeded the well-capitalized minimum requirements.

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What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

Increasing deposit rates, and thus the cost of funds, to add liquidity.

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What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

A large, empty rectangular box with a black border, intended for the respondent to provide detailed answers to the question above.

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Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

Funds received acted as a cushion against the recognition of asset quality issues, thereby instilling confidence in our customers as to the well being of the bank.