



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

First NBC Bank Holding Company

Person to be contacted regarding this report:	Marsha S. Crowle	RSSD: (For Bank Holding Companies)	3485541
CPP Funds Received:	\$17,836,000	Holding Company Docket Number: (For Thrift Holding Companies)	N/A
CPP Funds Repaid to Date:	\$0	FDIC Certificate Number: (For Depository Institutions)	
Date Funded (first funding):	3/20/2009	City:	New Orleans
Date Repaid ¹ :		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). To answer that question, Treasury is seeking responses that describe generally how the CPP 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 investment was deployed or how many CPP 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 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 funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	Originated \$351MM in new loans of all types in our area.
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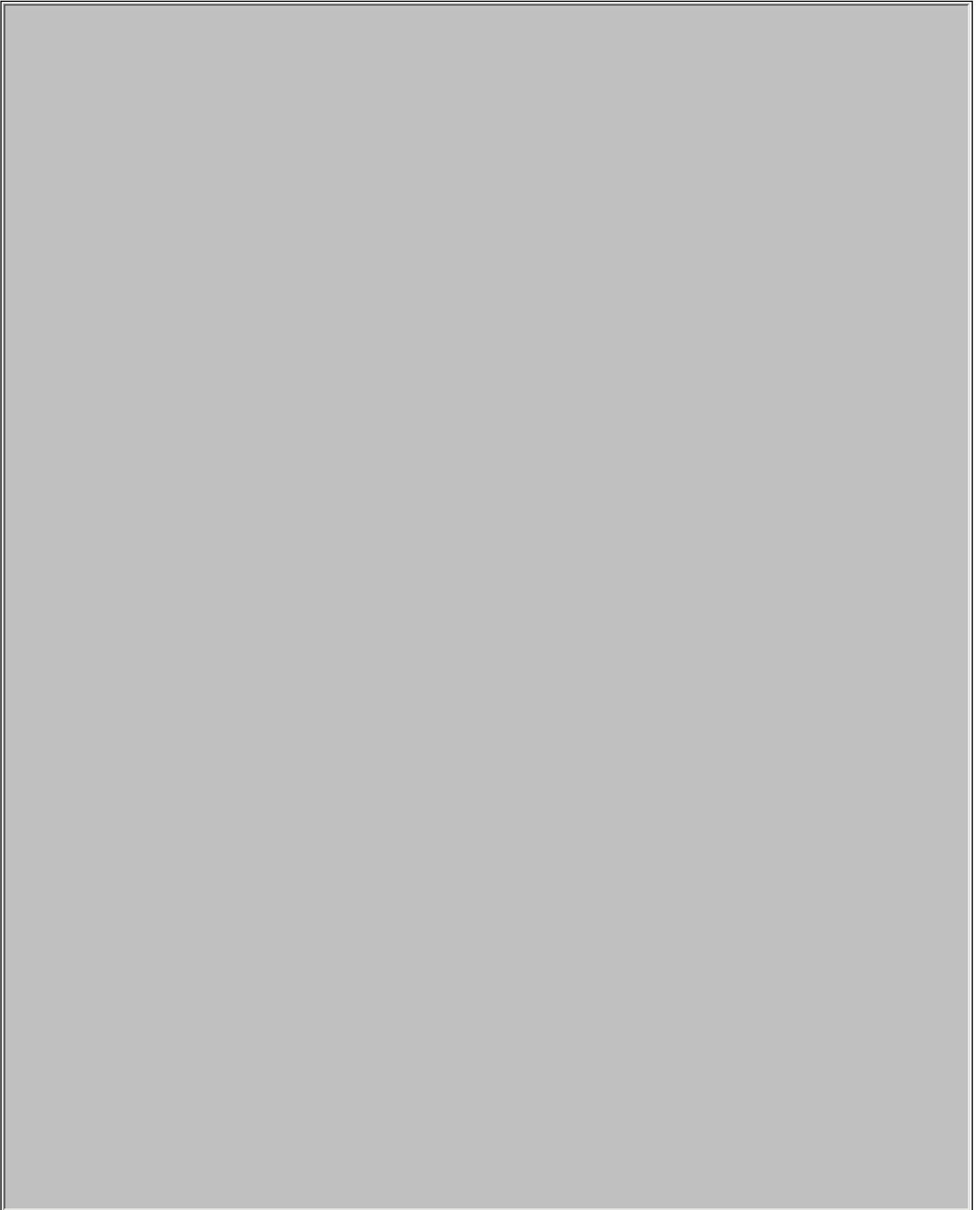
<input checked="" type="checkbox"/> To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Commercial operation capital loans. Commercial assets acquisition loans.
<input checked="" type="checkbox"/> Increase securities purchased (ABS, MBS, etc.).	Increased total investments by \$55.4MM with approximately \$15MM of that money invested in municipal obligations of states and local governmental bodies and with \$28MM of those dollars invested in mortgage backed securities thereby providing financing for homeowners purchasing homes.
<input type="checkbox"/> Make other investments	
<input type="checkbox"/> Increase reserves for non-performing assets	

<input checked="" type="checkbox"/>	Reduce borrowings	Paid down the Bank's borrowings by \$4.2MM
<input type="checkbox"/>	Increase charge-offs	
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/>	Held as non-leveraged increase to total capital	

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

Hired 33 new employees to provide the staffing necessary to support the transaction volume associated with the new business. During the period from March 27, 2009 to December 3, 2009, using the capital provided by the CPP funding, the Bank was able to grow from \$703MM to \$994MM, an increase of \$291MM or 41%. We believe that the loans which were originated during this time frame provided support for a number of key businesses and projects which were important to the economic success of the New Orleans area. In addition, if it is so desired, we would be happy to provide a summary of the number of major improvements which resulted from our lending based on the CPP capital obtained from the Treasury. All in all, we believed that the CPP Program has been very helpful to our Bank, First NBC Bank, and to the community which it services, the Greater New Orleans Area.

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

A large, empty rectangular box with a thin black border, intended for a response to the question above. The box is currently blank, suggesting that the user has not yet provided an answer.

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



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