

FIRST TRUST CORPORATION

	CPP Disbursement Date 06/05/2009	RSSD (Holding Company) 2127657	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$863	\$761	-11.9%	
Loans	\$561	\$529	-5.8%	
Construction & development	\$51	\$38	-25.9%	
Closed-end 1-4 family residential	\$125	\$102	-17.7%	
Home equity	\$7	\$5	-25.6%	
Credit card	\$2	\$2	14.4%	
Other consumer	\$40	\$37	-6.5%	
Commercial & Industrial	\$97	\$79	-18.0%	
Commercial real estate	\$216	\$227	5.1%	
Unused commitments	\$51	\$38	-26.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$33	584.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$93	\$110	19.0%	
Cash & balances due	\$167	\$37	-78.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$23	\$21	-6.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$24	\$21	-13.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$809	\$707	-12.6%	
Deposits	\$682	\$610	-10.5%	
Total other borrowings	\$121	\$94	-22.8%	
FHLB advances	\$82	\$54	-33.8%	
Equity				
Equity capital at quarter end	\$54	\$54	-0.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.9%	6.7%	--	
Tier 1 risk based capital ratio	10.1%	10.0%	--	
Total risk based capital ratio	11.4%	11.3%	--	
Return on equity ¹	-37.7%	-2.2%	--	
Return on assets ¹	-2.4%	-0.2%	--	
Net interest margin ¹	2.8%	3.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	36.5%	41.9%	--	
Loss provision to net charge-offs (qtr)	83.9%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.5%	2.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	26.0%	2.8%	1.5%	5.1%
Closed-end 1-4 family residential	12.2%	7.6%	0.8%	0.1%
Home equity	13.7%	0.4%	0.0%	0.0%
Credit card	3.3%	3.1%	0.0%	1.3%
Other consumer	6.3%	6.9%	0.1%	0.0%
Commercial & Industrial	3.1%	4.4%	0.3%	0.7%
Commercial real estate	5.6%	3.1%	0.0%	0.0%
Total loans	8.6%	4.3%	0.4%	0.5%