

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	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$723	\$723	0.1%	
Loans	\$572	\$625	9.4%	
<i>Construction & development</i>	\$41	\$42	3.7%	
<i>Closed-end 1-4 family residential</i>	\$116	\$121	3.6%	
<i>Home equity</i>	\$7	\$12	75.9%	
<i>Credit card</i>	\$2	\$2	22.4%	
<i>Other consumer</i>	\$36	\$10	-72.4%	
<i>Commercial & Industrial</i>	\$78	\$93	18.5%	
<i>Commercial real estate</i>	\$260	\$303	16.6%	
Unused commitments	\$64	\$77	20.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$0	-100.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$61	\$16	-74.1%	
Cash & balances due	\$20	\$40	101.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$29	\$21	-28.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$27	\$21	-22.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$667	\$659	-1.2%	
Deposits	\$656	\$656	0.0%	
Total other borrowings	\$9	\$1	-86.0%	
FHLB advances	\$6	\$1	-77.7%	
Equity				
Equity capital at quarter end	\$56	\$64	15.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	9.0%	--	
Tier 1 risk based capital ratio	9.6%	11.2%	--	
Total risk based capital ratio	10.9%	12.2%	--	
Return on equity ¹	2.8%	11.1%	--	
Return on assets ¹	0.2%	1.0%	--	
Net interest margin ¹	4.9%	4.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	54.1%	70.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	1.2%	0.8%	0.3%	0.0%
<i>Closed-end 1-4 family residential</i>	3.7%	2.4%	0.3%	0.0%
<i>Home equity</i>	0.3%	1.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.1%	1.2%	0.3%
<i>Other consumer</i>	7.7%	2.3%	0.0%	0.1%
<i>Commercial & Industrial</i>	2.7%	2.9%	0.0%	1.2%
<i>Commercial real estate</i>	0.7%	0.5%	0.0%	0.0%
<i>Total loans</i>	2.3%	1.3%	0.1%	0.2%