

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$904	\$961	6.4%	
Loans	\$641	\$669	4.3%	
Construction & development	\$92	\$88	-4.8%	
Closed-end 1-4 family residential	\$134	\$151	12.9%	
Home equity	\$12	\$11	-14.0%	
Credit card	\$1	\$2	26.2%	
Other consumer	\$37	\$39	4.3%	
Commercial & Industrial	\$127	\$127	0.1%	
Commercial real estate	\$204	\$223	9.3%	
Unused commitments	\$84	\$64	-23.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$32	\$30	-4.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$108	\$158	46.5%	
Cash & balances due	\$73	\$50	-30.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$21	\$20	-3.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$21	\$19	-7.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$828	\$883	6.6%	
Deposits	\$704	\$698	-0.9%	
Total other borrowings	\$97	\$181	87.5%	
FHLB advances	\$45	\$134	199.5%	
Equity				
Equity capital at quarter end	\$76	\$79	3.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$16	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	7.8%	--	
Tier 1 risk based capital ratio	11.4%	11.2%	--	
Total risk based capital ratio	12.6%	12.4%	--	
Return on equity ¹	8.3%	-30.6%	--	
Return on assets ¹	0.7%	-2.7%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.3%	44.6%	--	
Loss provision to net charge-offs (qtr)	65.4%	202.7%	--	
Net charge-offs to average loans and leases ¹	0.9%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.1%	9.9%	0.1%	0.6%
Closed-end 1-4 family residential	3.0%	5.4%	0.1%	1.2%
Home equity	1.2%	4.4%	0.3%	0.0%
Credit card	0.9%	1.6%	0.5%	0.0%
Other consumer	5.1%	5.6%	0.2%	0.2%
Commercial & Industrial	1.9%	2.2%	0.6%	0.4%
Commercial real estate	1.9%	1.9%	0.2%	0.0%
Total loans	2.5%	4.3%	0.2%	0.5%