



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

First Bankers Trustshares, Inc.-----First Bankers Trust Company N. A.

Person to be contacted regarding this report:	Arthur E. Greenbank
UST Sequence Number:	#309
CPP Funds Received:	10,000,000
CPP Funds Repaid to Date:	0
Date Funded (first funding):	Jan 16, 2009
Date Repaid ¹ :	N/A

RSSD: (For Bank Holding Companies)	1404632
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	16501
City:	Quincy
State:	Illinois

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.	We have used approximately half the funds to date to increase lending. We have also increased our commitments to lend by approximately \$5 million more and would expect a portion of those unused commitments to be drawn this year.
<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.).	Most of our increase has ocured in the commercial real estate area. We have also had some growth in our home equity portfolio.
<input checked="" type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	The Bank has experienced substantial growth since receipt of the investment by the Treasury. Most of that growth has gone into agency mortgage back securities and/or agency debt.

<input type="checkbox"/>	Make other investments	N/A
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	yes
<input checked="" type="checkbox"/>	Reduce borrowings	Not of significance
<input type="checkbox"/>	Increase charge-offs	No
<input checked="" type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	We purchased approximately \$20 million in assets from another institution.
<input checked="" type="checkbox"/>	Held as non-leveraged increase to total capital	Improved our capital ratios.

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

Increased capital due to the Treasury investment permitted the Bank to experience significant growth in our markets as some other financial institutions were weakening. Our ability to maintain lending was not in question during the year. We increased lending and stand able to continue lending as opportunities present themselves.

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

Increase in investment portfolio, specifically mortgage back and agency securities, as well as allowed us to increase lending as opportunities presented themselves.

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

N/A