



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

First Trust Corporation and its wholly-owned subsidiary First Bank and Trust

Person to be contacted regarding this report:	R. Leigh Barker lbarker@fbtonline.com
UST Sequence Number:	967
CPP Funds Received:	17,969,000
CPP Funds Repaid to Date:	0
Date Funded (first funding):	Jun 5, 2009
Date Repaid ¹ :	N/A

RSSD: (For Bank Holding Companies)	2127657
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	33405
City:	New Orleans
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).

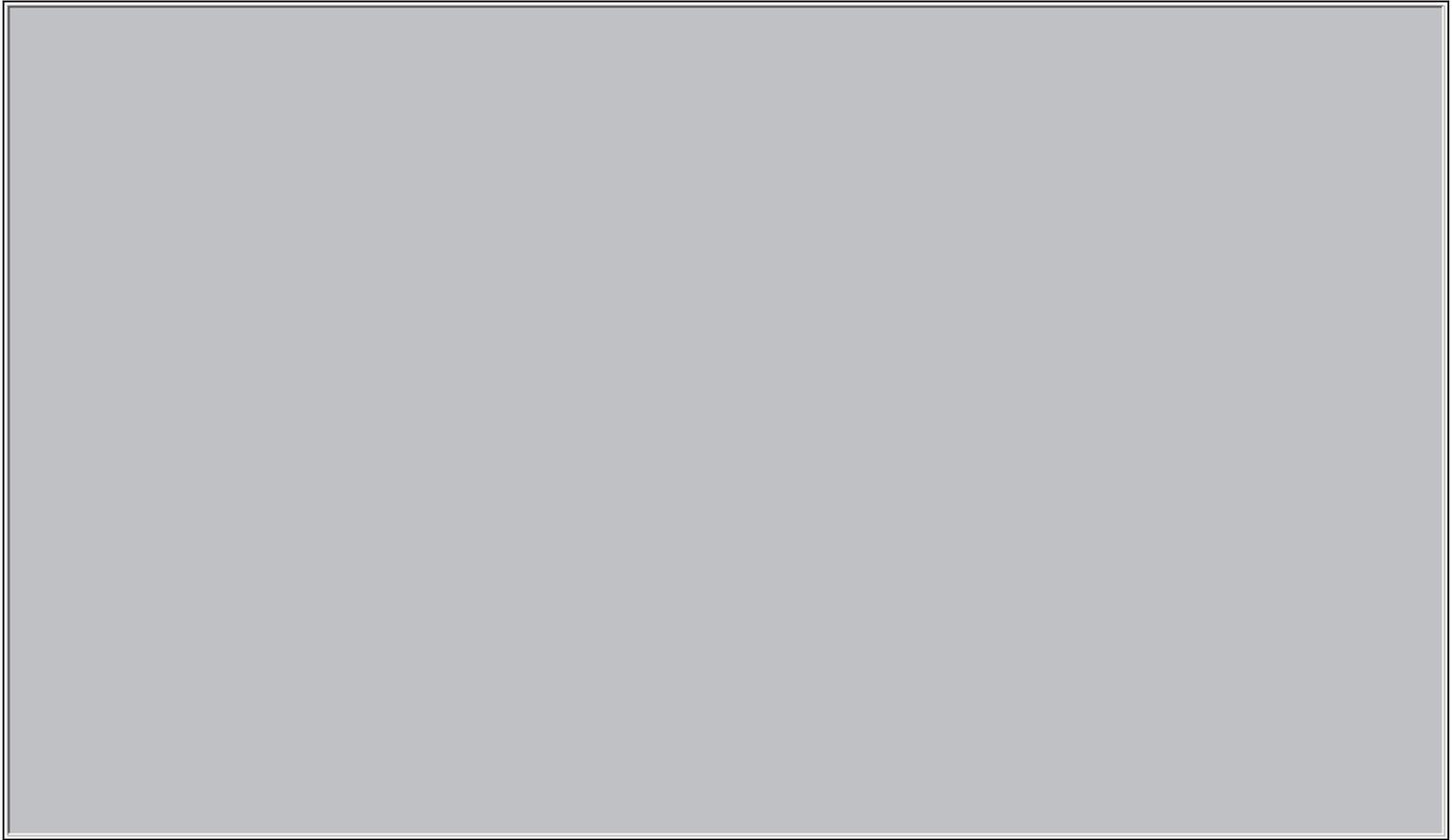
<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	Loans increased (excluding seasonal tuition loans)
<input type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/>	Make other investments	
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	The Allowance for Loan and Lease Losses was increased in 2009 in recognition of the impact of economic conditions on the company's loan portfolio. Funds received mitigated impact on equity ratios.
<input type="checkbox"/>	Reduce borrowings	
<input checked="" type="checkbox"/>	Increase charge-offs	Charge-offs increased in 2009. Funds received mitigated impact on equity ratios.
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input checked="" type="checkbox"/>	Held as non-leveraged increase to total capital	\$16 million of the funds received were contributed by the holding company to the bank to further strengthen the bank's capital ratios. The bank's capital ratios at Dec. 31, 2009 exceeded the well-capitalized minimum requirements.

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

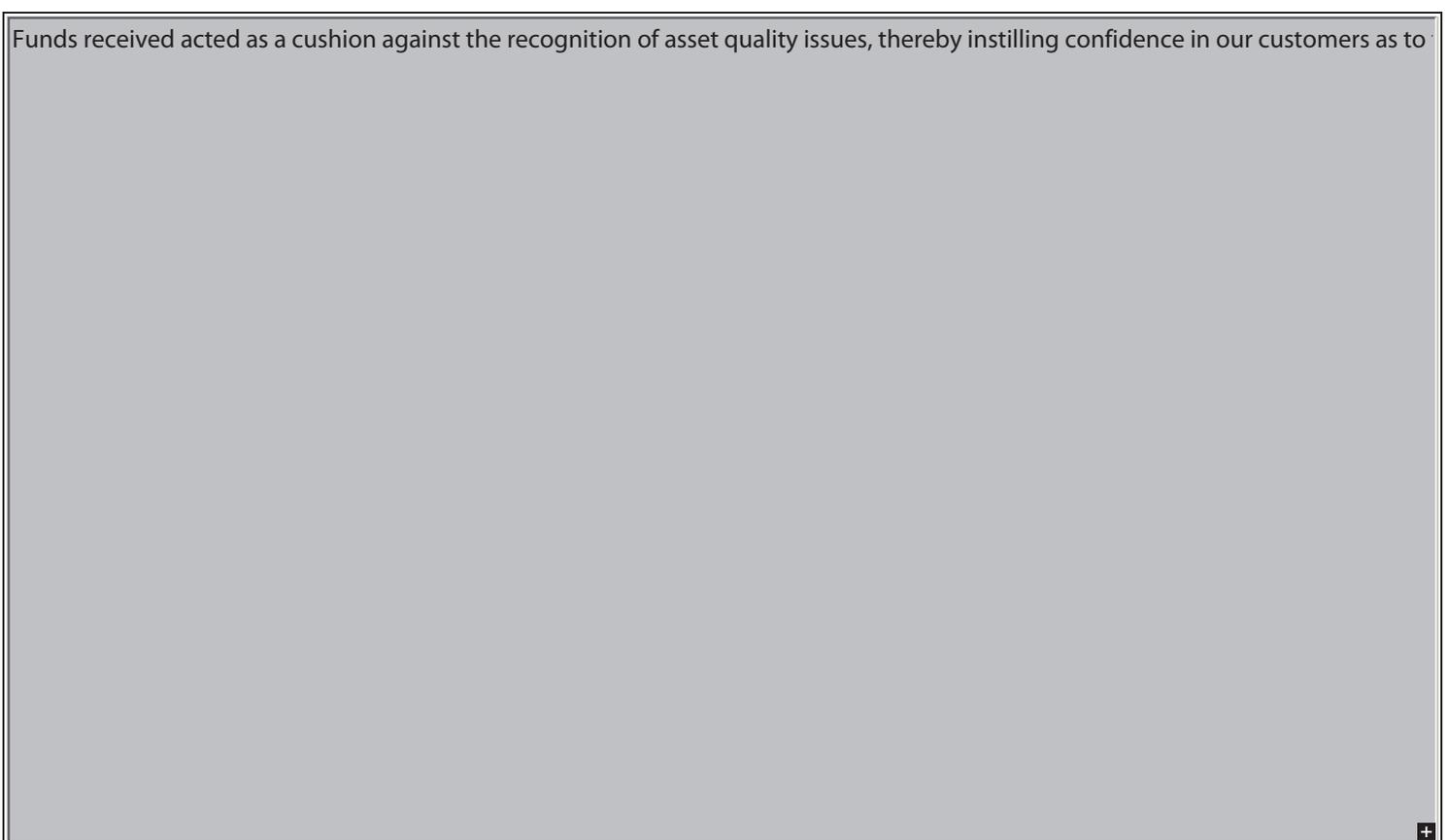
Increasing deposit rates, and thus the cost of funds, to add liquidity.

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



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

Funds received acted as a cushion against the recognition of asset quality issues, thereby instilling confidence in our customers as to



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