

**CPP ANNUAL USE OF CAPITAL SURVEY - 2010**



NAME OF INSTITUTION  
(Include Holding Company Where Applicable)

First NBC Bank Holding Company

Point of Contact:	Mary Beth Verdigets	RSSD: (For Bank Holding Companies)	3485541
UST Sequence Number:	651	Docket Number: (For Thrift Holding Companies)	N/A
CPP/CDCI Funds Received:	17,836,000	FDIC Certificate Number: (For Depository Institutions)	58302
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	March 20, 2009	City:	New Orleans
Date Repaid <sup>1</sup> :	N/A	State:	Louisiana

<sup>1</sup>If 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) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI 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/CDCI investment was deployed or how many CPP/CDCI 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/CDCI 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/CDCI funds were outstanding).**

**Increase lending or reduce lending less than otherwise would have occurred.**

Originated 920 new loans totaling \$532 million

**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.).**

\$11 million of small business administration loans, \$47 million of construction and development loans, \$250 million of other commercial and consumer real estate loans and \$221 million of commercial loans.

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**X Increase securities purchased (ABS, MBS, etc.).**

Increased total investments by \$103 million with approximately \$32 million invested in municipal obligations of state and local governmental bodies and \$42 million invested in mortgage backed securities thereby providing financing for purchasing homes.

**X Make other investments.**

Invested \$25 million in new markets (\$11 million), historic (\$4 million) and low income housing tax credit projects (\$8 million) and other real estate projects (\$2 million).

**X Increase reserves for non-performing assets.**

Increased reserve for loan losses by \$5 million.

**X Reduce borrowings.**

Paid off \$4 million in short term borrowings.

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**Increase charge-offs.**

**Purchase another financial institution or purchase assets from another financial institution.**

**Held as non-leveraged increase to total capital.**

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

A large, empty rectangular box with a black border, intended for the respondent to provide their answer to the question above.

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

Hired 42 new employees to provide the staffing necessary to support the transaction volume associated with the new business. The bank grew from \$1.1 billion to \$1.4 billion during 2010, an increase of \$385 million or 36%. Raised \$32 million of additional equity which was deployed in the community. Leveraged \$36 million of CDBG money. Built 3 new branches with a total cost of \$7 million. We believe that the loans and investments which were originated during this time frame provided support for a number of key businesses and projects which were important to the economic success of the New Orleans area.

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

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