

FIRST TRUST FINANCIAL CORPORATION

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FIRST TRUST FINANCIAL CORPORATION ANNOUNCES DEFINITIVE AGREEMENT TO ACQUIRE THE BALLARD-KEVIL BANCORP, INC.

Clinton, KY. (March 19, 2013) – First Trust Financial Corporation (FTFC), parent company of First Community Bank of Western Kentucky, Inc. (FCB), with offices in Clinton and Fancy Farm, today announced that it has entered into a definitive agreement to purchase all of the common stock of Ballard-Kevil Bancorp, Inc. (Kevil) in an all cash transaction.

Kevil is the holding company for The Kevil Bank, which has one office and reported assets of approximately \$31.0 million as of December 31, 2012.

The combination of the two banks, coupled with FCB's planned construction of a new banking facility in La Center will give FCB a significant presence in the Ballard County-West McCracken County marketplace. The transaction, which is subject to regulatory approval and other customary conditions, is expected to close by mid-year, 2013.

Commenting on the announcement, Bruce Kimbell, President of FCB, said, "We are truly honored that Kevil has chosen FCB to partner with on this transaction. David Blaine, CEO has proudly led this bank, as did his mother, Yvonne Miller Blaine and his grandfather W.G. Miller prior to him. Our goal will be to carry on that heritage, and the long held tradition of service oriented, reliable community banking that Kevil is known for."

Tim Goodin, President of Kevil, added, "We are pleased to join forces with First Community Bank to provide enhanced and long term value to our customers and community. The combination with FCB will provide greater capital resources and operational scale that will allow us to grow as part of a larger community bank."

Concluding, Kimbell said, "We are excited about the opportunity to further expand our brand of common sense community banking. FCB has a long history of meeting the banking needs of the entire community, whether it be agricultural, commercial or consumer. We look forward to working with our new employees to further build on that heritage."

Clifton Larson Allen and Williams, Williams & Lentz CPA's served as financial advisors with Stites & Harbison PLLC acting as legal counsel to FCB. Professional Bank Services provided Kevil with financial advice and Frost Brown Todd LLC served as legal counsel.

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