

FIRST INTERCONTINENTAL BANK

	CPP Disbursement Date 03/13/2009	Cert 34998	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$278	\$285	2.5%	
Loans	\$219	\$207	-5.1%	
Construction & development	\$11	\$8	-28.5%	
Closed-end 1-4 family residential	\$0	\$0		
Home equity	\$3	\$3	-13.9%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-52.5%	
Commercial & Industrial	\$27	\$47	74.3%	
Commercial real estate	\$174	\$147	-15.2%	
Unused commitments	\$10	\$12	11.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$1	-79.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$13	-8.0%	
Cash & balances due	\$31	\$47	52.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$248	\$255	2.9%	
Deposits	\$245	\$253	3.0%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$31	\$30	-0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.7%	11.1%	--	
Tier 1 risk based capital ratio	14.6%	14.4%	--	
Total risk based capital ratio	15.8%	15.6%	--	
Return on equity ¹	3.5%	-7.1%	--	
Return on assets ¹	0.4%	-0.8%	--	
Net interest margin ¹	3.2%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	88.7%	100.3%	--	
Loss provision to net charge-offs (qtr)	431.6%	438.1%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	2.6%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	4.6%	0.0%	0.0%
Commercial & Industrial	3.7%	4.4%	0.0%	0.2%
Commercial real estate	1.9%	2.0%	0.1%	0.2%
Total loans	1.9%	2.4%	0.1%	0.2%