

FIRST INTERCONTINENTAL BANK

	CPP Disbursement Date 03/13/2009	Cert 34998	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$270	\$273	1.2%	
Loans	\$200	\$195	-2.2%	
<i>Construction & development</i>	\$6	\$5	-8.7%	
<i>Closed-end 1-4 family residential</i>	\$0	\$0		
<i>Home equity</i>	\$2	\$1	-39.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	92.1%	
<i>Commercial & Industrial</i>	\$56	\$67	18.9%	
<i>Commercial real estate</i>	\$134	\$120	-10.0%	
Unused commitments	\$9	\$10	20.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$11	68.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$16	21.8%	
Cash & balances due	\$43	\$44	3.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$238	\$239	0.6%	
Deposits	\$235	\$235	0.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$32	\$34	5.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	12.1%	--	
Tier 1 risk based capital ratio	14.8%	16.6%	--	
Total risk based capital ratio	16.0%	17.8%	--	
Return on equity ¹	3.1%	9.6%	--	
Return on assets ¹	0.4%	1.2%	--	
Net interest margin ¹	3.6%	3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	57.9%	103.6%	--	
Loss provision to net charge-offs (qtr)	139.8%	35.9%	--	
Net charge-offs to average loans and leases ¹	1.0%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	16.9%	17.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	13.1%	6.1%	2.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.7%	0.0%	58.9%
<i>Commercial & Industrial</i>	1.8%	1.2%	0.7%	0.1%
<i>Commercial real estate</i>	6.9%	2.9%	0.1%	0.4%
<i>Total loans</i>	5.8%	2.7%	0.3%	0.5%