

FIRST INTERCONTINENTAL BANK

	CPP Disbursement Date 03/13/2009	Cert 34998	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$250	\$279	11.5%	
Loans	\$217	\$219	0.9%	
<i>Construction & development</i>	\$8	\$11	49.9%	
<i>Closed-end 1-4 family residential</i>	\$0	\$0	-100.0%	
<i>Home equity</i>	\$2	\$3	29.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$2	-75.4%	
<i>Commercial & Industrial</i>	\$23	\$27	15.7%	
<i>Commercial real estate</i>	\$171	\$174	1.8%	
Unused commitments	\$4	\$0	-100.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$3	1.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$14	200.4%	
Cash & balances due	\$6	\$31	394.8%	
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	\$225	\$248	10.0%	
Deposits	\$213	\$245	14.9%	
Total other borrowings	\$10	\$0	-100.0%	
FHLB advances	\$10	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$25	\$31	25.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.4%	--	
Tier 1 risk based capital ratio	11.6%	14.7%	--	
Total risk based capital ratio	12.8%	15.9%	--	
Return on equity ¹	-5.5%	6.4%	--	
Return on assets ¹	-0.6%	0.7%	--	
Net interest margin ¹	3.4%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.0%	85.1%	--	
Loss provision to net charge-offs (qtr)	262.8%	315.8%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.9%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.5%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.3%	3.7%	2.4%	0.0%
<i>Commercial real estate</i>	3.4%	1.9%	0.0%	0.1%
<i>Total loans</i>	2.9%	1.9%	0.2%	0.1%