

FIRST INTERCONTINENTAL BANK

	CPP Disbursement Date 03/13/2009	Cert 34998	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$254	\$270	6.1%	
Loans	\$188	\$200	5.9%	
Construction & development	\$6	\$6	-7.5%	
Closed-end 1-4 family residential	\$0	\$0		
Home equity	\$2	\$2	-5.9%	
Credit card	\$0	\$0		
Other consumer	\$2	\$0	-82.6%	
Commercial & Industrial	\$38	\$56	47.3%	
Commercial real estate	\$138	\$134	-3.1%	
Unused commitments	\$16	\$9	-45.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$7	52.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$13	9.9%	
Cash & balances due	\$36	\$43	20.2%	
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	\$223	\$238	6.4%	
Deposits	\$221	\$235	6.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$31	\$32	3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	11.7%	--	
Tier 1 risk based capital ratio	15.5%	14.8%	--	
Total risk based capital ratio	16.8%	16.0%	--	
Return on equity ¹	1.0%	3.1%	--	
Return on assets ¹	0.1%	0.4%	--	
Net interest margin ¹	4.3%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.1%	57.9%	--	
Loss provision to net charge-offs (qtr)	131.9%	139.8%	--	
Net charge-offs to average loans and leases ¹	2.2%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	10.5%	16.9%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	13.1%	0.0%	2.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	2.9%	0.0%
Commercial & Industrial	4.4%	1.8%	0.0%	0.7%
Commercial real estate	7.0%	6.9%	0.7%	0.1%
Total loans	6.3%	5.8%	0.6%	0.3%