



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

First Intercontinental Bank

Person to be contacted regarding this report:	Edward Briscoe	RSSD: (For Bank Holding Companies)	
UST Sequence Number:	943	Holding Company Docket Number: (For Thrift Holding Companies)	
CPP Funds Received:	6,398,000	FDIC Certificate Number: (For Depository Institutions)	34998
CPP Funds Repaid to Date:	0	City:	Doraville
Date Funded (first funding):	Mar 13, 2009	State:	Georgia
Date Repaid ¹ :	N/A		

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

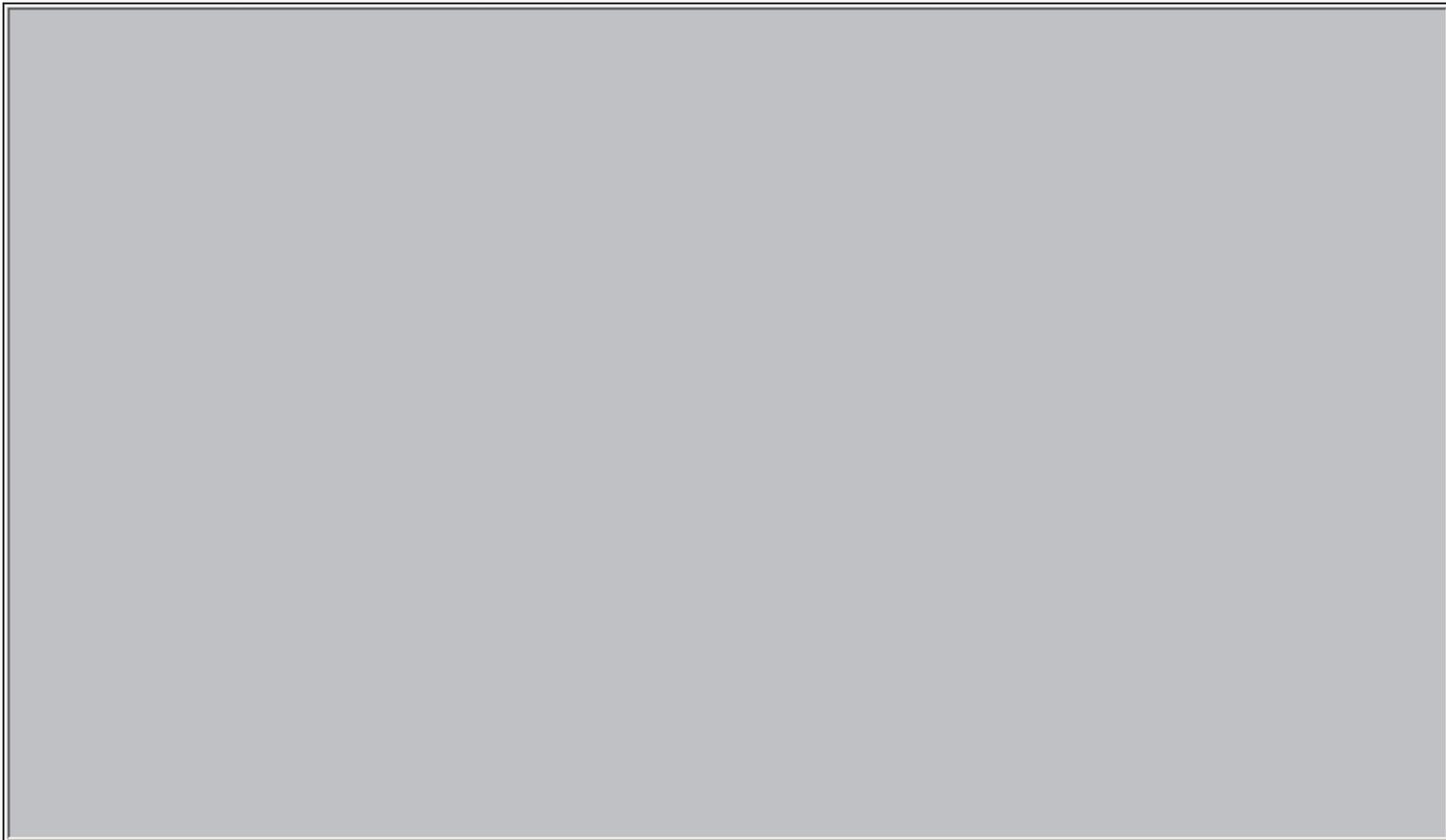
What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	Following the receipt of the additional funding through the CPP program the bank has been able to continue lending to qualified borrowers in our community when many local banks were not able to consider loans of any kind.
<input checked="" type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Our commitment to the local business community through increased SBA lending has been supported by the receipt of capital through this program
<input checked="" type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	The bank had an increase of over 200% in it's securities portfolio from 2008 through 2009. These securities were primarily Government Agency securities the purchase of which was facilitated through the receipt of these funds.

<input type="checkbox"/>	Make other investments	
<input type="checkbox"/>	Increase reserves for non-performing assets	
<input checked="" type="checkbox"/>	Reduce borrowings	At the time of receipt of the funds the bank had other borrowings consisting of FHLB advances in the amount of \$10 million. These borrowings were eliminated prior to year-end 2009, and there are no plans to draw on them again.
<input checked="" type="checkbox"/>	Increase charge-offs	Receipt of the CPP funds allowed the bank to take additional charge-offs from the portfolio in the amount of \$1.7 million and increase the bank's ALLL by 17% while remaining Well Capitalized.
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/>	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP funds?

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?



Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.

Because of the receipt of CPP funds the bank was able to expand our SBA lending activities to small companies in our market area.



According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.