

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

ICB Financial

Point of Contact:	James S. Cooper, President & CEO	RSSD: (For Bank Holding Companies)	3360273
UST Sequence Number:	485	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	6,000	FDIC Certificate Number: (For Depository Institutions)	32916
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	March 06, 2009	City:	Ontario
Date Repaid ¹ :	N/A	State:	California

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) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI 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/CDCI investment was deployed or how many CPP/CDCI 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/CDCI 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/CDCI funds were outstanding).

Increase lending or reduce lending less than otherwise would have occurred.

Although our total lending decreased from year to year, the CPP Capital allowed our Bank to keep our lending doors open to prospective customers and attempt to increase our ending activity. Regulatory pressures severely limited our ability to grow.

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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.).

Empty response area for increased lending.

Increase securities purchased (ABS, MBS, etc.).

Empty response area for increased securities purchased.

Make other investments.

Participate in mortgage short term participation loans

Empty response area for other investments.

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Increase reserves for non-performing assets.

Empty response area for 'Increase reserves for non-performing assets.'

Reduce borrowings.

Empty response area for 'Reduce borrowings.'

Increase charge-offs.

Empty response area for 'Increase charge-offs.'

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Purchase another financial institution or purchase assets from another financial institution.

Held as non-leveraged increase to total capital.

Of the \$6 Million received \$2 Million was down streamed to the Bank. The remaining balance was held at the Holding Company level

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

A large, empty rectangular box with a black border, intended for the respondent to provide their answer to the question above.

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

A large, empty rectangular box with a thin black border, intended for the respondent to provide their answer to the question above.

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

Because the majority of TARP remains at the Holding Company the Bank was able to transfer classified assets to the Holding Company to maintain classified asset to capital and ALLL ratio acceptable to the regulators. It should be noted that the majority of classified loans transferred to the Holding Company are on cash basis and are current.