

FIRST AMERICAN INTERNATIONAL CORP.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3266302	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev
Assets	\$644	\$588	-8.6%
Loans	\$518	\$511	-1.3%
Construction & development	\$144	\$135	-6.2%
Closed-end 1-4 family residential	\$31	\$67	118.8%
Home equity	\$21	\$22	1.4%
Credit card	\$0	\$0	-13.3%
Other consumer	\$0	\$0	-15.3%
Commercial & Industrial	\$12	\$12	-3.9%
Commercial real estate	\$285	\$253	-11.1%
Unused commitments	\$60	\$46	-23.2%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$1	\$10	678.3%
Asset-backed securities	\$0	\$0	
Other securities	\$28	\$15	-46.0%
Cash & balances due	\$57	\$31	-46.5%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	\$113	\$40	-65.0%
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$116	\$40	-65.9%
Open-end HELOC originations sold (quarter)	\$0	\$0	
Liabilities	\$579	\$529	-8.5%
Deposits	\$552	\$504	-8.6%
Total other borrowings	\$21	\$20	-4.7%
FHLB advances	\$21	\$20	-4.7%
Equity			
Equity capital at quarter end	\$65	\$59	-9.2%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	10.0%	9.0%	--
Tier 1 risk based capital ratio	10.8%	9.8%	--
Total risk based capital ratio	12.1%	11.1%	--
Return on equity ¹	-8.0%	-11.1%	--
Return on assets ¹	-0.8%	-1.1%	--
Net interest margin ¹	4.3%	5.0%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.1%	41.9%	--
Loss provision to net charge-offs (qtr)	140.6%	240.5%	--
Net charge-offs to average loans and leases ¹	1.9%	1.9%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2009	2010	2009
Construction & development	5.1%	22.1%	0.0%
Closed-end 1-4 family residential	3.8%	4.4%	0.0%
Home equity	1.2%	1.1%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.0%	1.1%	0.0%
Commercial & Industrial	0.0%	13.8%	0.0%
Commercial real estate	7.5%	7.2%	0.9%
Total loans	5.8%	10.3%	0.5%