

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	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$527	\$552	4.9%	
Loans	\$372	\$363	-2.5%	
<i>Construction & development</i>	\$35	\$3	-91.4%	
<i>Closed-end 1-4 family residential</i>	\$124	\$204	64.9%	
<i>Home equity</i>	\$20	\$18	-8.3%	
<i>Credit card</i>	\$0	\$0	31.1%	
<i>Other consumer</i>	\$0	\$0	-100.0%	
<i>Commercial & Industrial</i>	\$9	\$3	-71.1%	
<i>Commercial real estate</i>	\$167	\$120	-28.2%	
Unused commitments	\$31	\$44	44.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$38	15.9%	
Asset-backed securities	\$12	\$12	-4.0%	
Other securities	\$28	\$44	55.4%	
Cash & balances due	\$52	\$64	22.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$42	\$28	-33.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$42	\$28	-33.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$457	\$480	5.1%	
Deposits	\$443	\$412	-7.0%	
Total other borrowings	\$10	\$61	510.0%	
FHLB advances	\$10	\$61	510.0%	
Equity				
Equity capital at quarter end	\$69	\$72	3.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.9%	13.1%	--	
Tier 1 risk based capital ratio	17.5%	21.3%	--	
Total risk based capital ratio	18.8%	22.6%	--	
Return on equity ¹	22.0%	0.5%	--	
Return on assets ¹	2.8%	0.1%	--	
Net interest margin ¹	5.2%	5.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	38.6%	69.5%	--	
Loss provision to net charge-offs (qtr)	9802.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	37.9%	92.0%	0.0%	1.1%
<i>Closed-end 1-4 family residential</i>	3.6%	0.7%	0.1%	0.0%
<i>Home equity</i>	2.4%	0.0%	0.0%	3.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.7%
<i>Commercial & Industrial</i>	31.9%	41.1%	0.0%	6.1%
<i>Commercial real estate</i>	3.7%	4.2%	0.1%	1.0%
<i>Total loans</i>	7.4%	2.9%	0.1%	0.6%