

**AMERICAN INVESTORS BANK&MORT**

	CPP Disbursement Date 08/14/2009	Cert 57695	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$69	\$76	9.7%	
Loans	\$49	\$45	-7.4%	
<i>Construction &amp; development</i>	\$0	\$0	11.8%	
<i>Closed-end 1-4 family residential</i>	\$35	\$30	-13.3%	
<i>Home equity</i>	\$13	\$14	7.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	92.2%	
<i>Commercial &amp; Industrial</i>	\$0	\$0	-8.5%	
<i>Commercial real estate</i>	\$1	\$1	-5.1%	
Unused commitments	\$8	\$9	9.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$29	57.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$0	\$0	5.6%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$65	\$71	8.3%	
Deposits	\$45	\$44	-2.7%	
Total other borrowings	\$20	\$27	35.9%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$4	\$5	32.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.7%	6.5%	--	
Tier 1 risk based capital ratio	11.2%	10.6%	--	
Total risk based capital ratio	11.6%	11.8%	--	
Return on equity <sup>1</sup>	-39.4%	-26.1%	--	
Return on assets <sup>1</sup>	-2.7%	-1.8%	--	
Net interest margin <sup>1</sup>	3.6%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	19.3%	99.9%	--	
Loss provision to net charge-offs (qtr)	122.8%	209.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	2.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	61.2%	30.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.4%	2.2%	0.4%	1.1%
<i>Home equity</i>	0.7%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	23.4%	4.8%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.4%	1.7%	0.3%	0.7%