

FIRST AMERICAN BANK CORPORATION

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 1199974	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,752	\$2,866	4.1%	
Loans	\$2,067	\$1,855	-10.3%	
<i>Construction & development</i>	\$115	\$64	-44.2%	
<i>Closed-end 1-4 family residential</i>	\$269	\$216	-20.0%	
<i>Home equity</i>	\$555	\$507	-8.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$6	-32.6%	
<i>Commercial & Industrial</i>	\$467	\$408	-12.8%	
<i>Commercial real estate</i>	\$400	\$386	-3.5%	
Unused commitments	\$855	\$733	-14.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$526	\$836	59.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$1	-87.8%	
Cash & balances due	\$61	\$57	-5.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$7	\$15	108.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$8	\$14	80.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,517	\$2,595	3.1%	
Deposits	\$1,907	\$2,091	9.7%	
Total other borrowings	\$588	\$484	-17.7%	
FHLB advances	\$192	\$176	-8.0%	
Equity				
Equity capital at quarter end	\$234	\$270	15.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$25	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.9%	--	
Tier 1 risk based capital ratio	9.5%	11.2%	--	
Total risk based capital ratio	10.7%	12.4%	--	
Return on equity ¹	-21.5%	6.8%	--	
Return on assets ¹	-1.9%	0.6%	--	
Net interest margin ¹	3.6%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.7%	68.8%	--	
Loss provision to net charge-offs (qtr)	132.1%	72.6%	--	
Net charge-offs to average loans and leases ¹	3.5%	3.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	54.9%	33.1%	13.1%	9.4%
<i>Closed-end 1-4 family residential</i>	1.6%	5.5%	0.4%	1.0%
<i>Home equity</i>	0.5%	0.9%	0.2%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.0%	12.7%	0.6%	2.2%
<i>Commercial & Industrial</i>	0.4%	0.8%	0.0%	0.1%
<i>Commercial real estate</i>	0.7%	5.1%	0.0%	0.9%
<i>Total loans</i>	3.8%	3.5%	0.9%	0.8%