

AMERICAN INVESTORS BANK&MORT

	CPP Disbursement Date 08/14/2009	Cert 57695	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$85	\$96	13.0%	
Loans	\$39	\$37	-6.9%	
Construction & development	\$0	\$0	64.0%	
Closed-end 1-4 family residential	\$27	\$24	-10.3%	
Home equity	\$11	\$12	4.1%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	3.7%	
Commercial & Industrial	\$0	\$0	-3.9%	
Commercial real estate	\$0	\$0	-100.0%	
Unused commitments	\$8	\$7	-2.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$44	\$55	24.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$2		
Cash & balances due	\$0	\$1	303.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$78	\$89	14.4%	
Deposits	\$57	\$68	19.1%	
Total other borrowings	\$20	\$20	2.0%	
FHLB advances	\$0	\$18		
Equity				
Equity capital at quarter end	\$7	\$7	-3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	6.9%	--	
Tier 1 risk based capital ratio	14.9%	15.1%	--	
Total risk based capital ratio	16.1%	16.4%	--	
Return on equity ¹	25.3%	7.7%	--	
Return on assets ¹	2.1%	0.6%	--	
Net interest margin ¹	3.9%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	144.1%	154.7%	--	
Loss provision to net charge-offs (qtr)	-511.1%	238.1%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.5%	1.8%	0.2%	0.6%
Home equity	1.6%	1.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.5%	1.5%	0.1%	0.4%