

FIRST AMERICAN INTERNATIONAL CORP.

	Disbursement Date 08/13/2010	RSSD (Holding Company) 3266302	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$576	\$642	11.5%	
Loans	\$406	\$521	28.4%	
Construction & development	\$0	\$0		
Closed-end 1-4 family residential	\$257	\$297	15.4%	
Home equity	\$17	\$14	-14.4%	
Credit card	\$0	\$0	-21.3%	
Other consumer	\$0	\$0		
Commercial & Industrial	\$2	\$1	-70.9%	
Commercial real estate	\$116	\$139	20.1%	
Unused commitments	\$47	\$62	32.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$39	\$26	-31.4%	
Asset-backed securities	\$7	\$0	-100.0%	
Other securities	\$59	\$46	-21.8%	
Cash & balances due	\$30	\$30	1.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$30	\$26	-14.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$30	\$25	-17.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$503	\$568	13.1%	
Deposits	\$437	\$446	2.2%	
Total other borrowings	\$61	\$117	91.8%	
FHLB advances	\$61	\$117	91.8%	
Equity				
Equity capital at quarter end	\$73	\$74	1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.5%	12.1%	--	
Tier 1 risk based capital ratio	19.9%	16.8%	--	
Total risk based capital ratio	21.2%	18.1%	--	
Return on equity ¹	0.6%	-1.7%	--	
Return on assets ¹	0.1%	-0.2%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	136.2%	238.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	229.2%	--	
Net charge-offs to average loans and leases ¹	-0.1%	0.2%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2014	2015	2014	2015
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.7%	0.3%	0.0%	0.0%
Home equity	1.5%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	31.5%	0.0%	0.0%	0.0%
Commercial real estate	2.8%	2.0%	0.1%	0.2%
Total loans	1.4%	0.7%	0.0%	0.1%