

FIRST AMERICAN INTL BANK

	Disbursement Date 08/13/2010	RSSD (Holding Company) 3266302	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$816	\$642	-21.3%		
Loans	\$681	\$521	-23.6%		
Construction & development	\$0	\$0			
Closed-end 1-4 family residential	\$391	\$297	-24.1%		
Home equity	\$13	\$14	10.6%		
Credit card	\$0	\$0	41.5%		
Other consumer	\$0	\$0	44.4%		
Commercial & Industrial	\$1	\$1	-49.7%		
Commercial real estate	\$198	\$139	-29.5%		
Unused commitments	\$82	\$62	-24.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$26	27.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$36	\$46	28.9%		
Cash & balances due	\$60	\$30	-49.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$30	\$28	-6.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$29	\$24	-15.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$737	\$568	-22.9%		
Deposits	\$573	\$446	-22.2%		
Total other borrowings	\$156	\$117	-25.0%		
FHLB advances	\$156	\$117	-25.0%		
Equity					
Equity capital at quarter end	\$79	\$74	-6.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	12.1%	--		
Tier 1 risk based capital ratio	14.7%	16.8%	--		
Total risk based capital ratio	16.0%	18.0%	--		
Return on equity ¹	11.0%	-2.7%	--		
Return on assets ¹	1.1%	-0.3%	--		
Net interest margin ¹	3.4%	3.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	285.9%	238.9%	--		
Loss provision to net charge-offs (qtr)	0.0%	229.2%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2015	2016	2015	2016	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.4%	0.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.8%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.9%	2.0%	0.0%	0.2%	--
Total loans	0.5%	0.7%	0.0%	0.1%	--