

FIRST AMERICAN INTERNATIONAL CORP.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3266302	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$604	\$644	6.5%	
Loans	\$515	\$518	0.6%	
<i>Construction & development</i>	\$149	\$144	-3.3%	
<i>Closed-end 1-4 family residential</i>	\$24	\$31	28.2%	
<i>Home equity</i>	\$22	\$21	-4.8%	
<i>Credit card</i>	\$0	\$0	-6.6%	
<i>Other consumer</i>	\$0	\$0	31.7%	
<i>Commercial & Industrial</i>	\$7	\$12	66.2%	
<i>Commercial real estate</i>	\$288	\$285	-1.3%	
Unused commitments	\$121	\$60	-50.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$28	40.9%	
Cash & balances due	\$38	\$57	49.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$40	\$113	182.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$45	\$116	160.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$557	\$579	3.9%	
Deposits	\$519	\$552	6.3%	
Total other borrowings	\$27	\$21	-19.9%	
FHLB advances	\$27	\$21	-19.9%	
Equity				
Equity capital at quarter end	\$47	\$65	37.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$17	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	10.0%	--	
Tier 1 risk based capital ratio	8.4%	11.4%	--	
Total risk based capital ratio	9.3%	12.7%	--	
Return on equity ¹	4.8%	-8.0%	--	
Return on assets ¹	0.4%	-0.8%	--	
Net interest margin ¹	4.0%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1544.6%	38.1%	--	
Loss provision to net charge-offs (qtr)	54400.0%	140.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	5.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	3.8%	0.0%	0.0%
<i>Home equity</i>	0.0%	1.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.3%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.1%	7.5%	0.0%	0.9%
<i>Total loans</i>	0.1%	5.8%	0.0%	0.5%