

**FIRST AMERICAN BANK CORPORATION**

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 1199974	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,782	\$2,711	-2.5%	
Loans	\$1,701	\$1,446	-15.0%	
Construction & development	\$36	\$21	-42.6%	
Closed-end 1-4 family residential	\$184	\$162	-12.1%	
Home equity	\$456	\$403	-11.6%	
Credit card	\$0	\$0		
Other consumer	\$6	\$7	9.9%	
Commercial & Industrial	\$414	\$360	-13.0%	
Commercial real estate	\$383	\$295	-23.0%	
Unused commitments	\$619	\$543	-12.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$858	\$966	12.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$92	491.2%	
Cash & balances due	\$88	\$111	26.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$18	\$27	49.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$19	\$28	44.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,507	\$2,445	-2.5%	
Deposits	\$2,262	\$2,213	-2.1%	
Total other borrowings	\$223	\$200	-10.4%	
FHLB advances	\$142	\$157	11.2%	
<b>Equity</b>				
Equity capital at quarter end	\$275	\$266	-3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.0%	8.9%	--	
Tier 1 risk based capital ratio	12.0%	13.1%	--	
Total risk based capital ratio	13.3%	14.4%	--	
Return on equity <sup>1</sup>	7.4%	-4.5%	--	
Return on assets <sup>1</sup>	0.7%	-0.4%	--	
Net interest margin <sup>1</sup>	4.0%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.2%	73.5%	--	
Loss provision to net charge-offs (qtr)	44.7%	63.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	2.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	41.1%	70.3%	0.0%	5.3%
Closed-end 1-4 family residential	7.4%	9.8%	0.5%	1.2%
Home equity	1.6%	1.9%	0.4%	0.5%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	7.5%	2.1%	1.4%	0.5%
Commercial & Industrial	1.0%	2.8%	0.0%	0.3%
Commercial real estate	9.3%	7.2%	0.1%	1.1%
Total loans	5.3%	5.9%	0.2%	0.7%