

First American International Bank

ORGANIZATIONAL INFORMATION

5503 Eighth Avenue

Brooklyn, NY 11220

Web Address: www.faib.com

Number of Branches: 9

Certified CDFI: Yes

Minority Depository Institution: Yes



FIRST AMERICAN
INTERNATIONAL BANK

FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	408,912	534,981	604,374	643,720	628,762
Total Loans & Leases (\$000)	290,258	419,450	513,127	516,315	502,666
Total Deposits (\$000)	359,387	455,855	519,293	551,891	532,233
Total Equity Cap (\$000)	36,865	46,229	47,144	65,025	60,415
Net Income (\$000)	1,590	701	1,399	1,280	-4,723
Return on Average Assets (%)	0.45	0.15	0.25	0.21	-1.48
Return on Average Equity (%)	4.40	1.71	3.00	2.03	-14.71
Net Interest Margin (%)	4.24	4.06	3.92	4.71	4.50
Leverage Ratio (%)	9.34	9.07	7.97	10.04	9.05
Efficiency Ratio (%)	75.81	90.43	73.69	55.79	60.78
Non Performing Loans/Total Loans (%)	0.00	0.50	0.00	5.85	7.17
Net Chargeoffs/Avg Loans (%)	0.00	0.00	0.00	0.72	3.74
Loan Loss Reserves/Loans (%)	0.71	0.61	0.98	2.23	3.20

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	No	Balance Inquiry	Yes	On what accounts	Checking and Savings
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	No
Dual Signature	Yes	Interbank Transfers	No	(9) Provide Credit Cards	Yes
Account Minimum	\$100	Wire Transfers	Yes	Provided directly	Yes
		E-Bill Payment	Yes	Customer information shared with a partner institution?	
(2) Money Market Accounts	Yes	Investment Services	No	Credit check performed by bank?	Yes
Automatic Sweep	Yes	Available online reports		(10) System Integration	
Are Checks Available	Yes	Checking Account History	Yes	Integration with Software	No
Dual Signature	Yes	How many years	6 months	<i>If yes, identify which</i>	
Account Minimum	\$250	Money Market Account History	Yes	Quickbooks	
		How many years	6 months	Microsoft Money	
(3) CDs & CDARS		Card Transaction Accounts	Yes	Quicken	
CDARS Participant	Yes	How many years	6 months	Peachtree	
Maximum CD Term	5 years	Check Imaging	Yes	CSV File	
CDARS Protection	Yes	How many years	6 months		
(4) Maximum Deposit		(7) Wire Transfers		(11) Integration with Payroll	Yes
With CDARS	\$2 million	<i>What Transfers are available</i>		Administration systems	
Without CDARS	\$2 million	Online	Yes		
Early Termination for CDs/CDARS	Yes	ACH for Direct Deposit	Yes	Fees	
Cost of Early Termination	3 months int.	Via Phone	No	Variable, please inquire with bank	
Early Termination Delay	24 hours	Via Fax	Yes		
(5) Off er overdraft protection?	Yes				