

AB&T FINANCIAL CORPORATION

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3706684	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$185	\$166	-10.2%	
Loans	\$135	\$123	-9.3%	
<i>Construction & development</i>	\$10	\$6	-40.6%	
<i>Closed-end 1-4 family residential</i>	\$37	\$38	1.2%	
<i>Home equity</i>	\$14	\$8	-43.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	26.4%	
<i>Commercial & Industrial</i>	\$12	\$11	-10.4%	
<i>Commercial real estate</i>	\$55	\$55	-0.2%	
Unused commitments	\$11	\$11	1.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$10	-36.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$19	32.8%	
Cash & balances due	\$12	\$7	-39.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$173	\$160	-7.4%	
Deposits	\$153	\$140	-8.3%	
Total other borrowings	\$19	\$19	0.0%	
FHLB advances	\$19	\$19	0.0%	
Equity				
Equity capital at quarter end	\$12	\$6	-49.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	3.8%	--	
Tier 1 risk based capital ratio	9.0%	5.2%	--	
Total risk based capital ratio	10.3%	6.4%	--	
Return on equity ¹	-135.6%	-30.0%	--	
Return on assets ¹	-10.5%	-1.2%	--	
Net interest margin ¹	3.0%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	57.6%	86.5%	--	
Loss provision to net charge-offs (qtr)	272.9%	36.2%	--	
Net charge-offs to average loans and leases ¹	2.8%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	19.4%	10.0%	5.7%	0.0%
<i>Closed-end 1-4 family residential</i>	3.7%	1.6%	0.1%	0.1%
<i>Home equity</i>	0.2%	0.0%	0.3%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	12.8%	5.2%
<i>Commercial & Industrial</i>	0.4%	0.3%	0.0%	0.0%
<i>Commercial real estate</i>	8.1%	3.0%	0.0%	0.4%
<i>Total loans</i>	7.1%	2.8%	0.7%	0.2%