

**ATBANCORP**

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1134694	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$266	\$251	-5.7%	
Loans	\$162	\$162	-0.4%	
Construction & development	\$13	\$6	-55.6%	
Closed-end 1-4 family residential	\$11	\$12	15.2%	
Home equity	\$10	\$14	42.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$55	\$33	-39.9%	
Commercial real estate	\$65	\$88	35.6%	
Unused commitments	\$24	\$34	38.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$37	79.0%	
Cash & balances due	\$83	\$53	-36.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$249	\$233	-6.5%	
Deposits	\$247	\$232	-6.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$17	\$18	6.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.3%	6.6%	--	
Tier 1 risk based capital ratio	10.7%	10.9%	--	
Total risk based capital ratio	12.0%	12.2%	--	
Return on equity <sup>1</sup>	-13.7%	-9.6%	--	
Return on assets <sup>1</sup>	-0.9%	-0.7%	--	
Net interest margin <sup>1</sup>	3.3%	3.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	69.6%	216.0%	--	
Loss provision to net charge-offs (qtr)	49.2%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.9%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	0.0%	0.0%	1.3%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	22.8%	3.7%	6.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	3.2%	0.0%
Commercial & Industrial	5.1%	0.0%	0.7%	0.1%
Commercial real estate	11.7%	3.4%	0.9%	0.5%
Total loans	7.7%	2.2%	1.1%	0.3%