

ATLANTIC BANCSHARES, INC.

	CPP Disbursement Date 06/01/2009	RSSD (Holding Company) 3393794	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$80	\$78	-2.9%	
Loans	\$60	\$61	1.3%	
<i>Construction & development</i>	\$9	\$9	1.1%	
<i>Closed-end 1-4 family residential</i>	\$17	\$18	8.6%	
<i>Home equity</i>	\$9	\$8	-11.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	127.5%	
<i>Commercial & Industrial</i>	\$3	\$3	-0.7%	
<i>Commercial real estate</i>	\$18	\$19	3.9%	
Unused commitments	\$4	\$6	47.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-12.4%	
Cash & balances due	\$17	\$13	-21.4%	
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	\$73	\$71	-3.4%	
Deposits	\$62	\$63	0.4%	
Total other borrowings	\$11	\$8	-25.6%	
FHLB advances	\$11	\$8	-25.6%	
Equity				
Equity capital at quarter end	\$7	\$7	2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.9%	--	
Tier 1 risk based capital ratio	12.2%	11.7%	--	
Total risk based capital ratio	13.5%	12.9%	--	
Return on equity ¹	5.4%	1.8%	--	
Return on assets ¹	0.5%	0.2%	--	
Net interest margin ¹	3.9%	1.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	112.8%	95.5%	--	
Loss provision to net charge-offs (qtr)	33.7%	49.6%	--	
Net charge-offs to average loans and leases ¹	0.6%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	2.5%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.7%	3.7%	0.0%	0.7%
<i>Home equity</i>	0.0%	4.9%	0.0%	1.7%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	30.9%	32.5%	21.3%
<i>Commercial & Industrial</i>	0.9%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.3%	0.1%
<i>Total loans</i>	1.9%	2.0%	0.3%	0.6%