

A.N.B. HOLDING COMPANY, LTD.

| | CPP Disbursement Date 08/07/2009 | RSSD (Holding Company) 1895007 | Number of Insured Depository Institutions 2 | |
|---------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------|---------------------------------------------------|-------------|
| Selected balance and off-balance sheet items | | | | |
| | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$2,076 | \$2,259 | 8.8% | |
| Loans | \$1,286 | \$1,265 | -1.6% | |
| Construction & development | \$338 | \$259 | -23.2% | |
| Closed-end 1-4 family residential | \$187 | \$198 | 6.1% | |
| Home equity | \$7 | \$8 | 23.7% | |
| Credit card | \$0 | \$0 | -100.0% | |
| Other consumer | \$47 | \$42 | -11.4% | |
| Commercial & Industrial | \$149 | \$145 | -2.4% | |
| Commercial real estate | \$451 | \$512 | 13.5% | |
| Unused commitments | \$340 | \$277 | -18.3% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$339 | \$415 | 22.5% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$161 | \$122 | -24.1% | |
| Cash & balances due | \$157 | \$330 | 109.9% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$16 | \$22 | 36.5% | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$17 | \$23 | 36.4% | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$1,898 | \$2,061 | 8.6% | |
| Deposits | \$1,699 | \$1,936 | 13.9% | |
| Total other borrowings | \$186 | \$114 | -38.9% | |
| FHLB advances | \$146 | \$105 | -27.7% | |
| Equity | | | | |
| Equity capital at quarter end | \$178 | \$197 | 10.9% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$15 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 7.3% | 7.6% | -- | |
| Tier 1 risk based capital ratio | 9.6% | 11.2% | -- | |
| Total risk based capital ratio | 10.9% | 12.4% | -- | |
| Return on equity ¹ | 2.4% | 2.0% | -- | |
| Return on assets ¹ | 0.2% | 0.2% | -- | |
| Net interest margin ¹ | 4.1% | 4.0% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 122.2% | 75.1% | -- | |
| Loss provision to net charge-offs (qtr) | 112.1% | 97.7% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.6% | 1.8% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| Construction & development | 1.5% | 6.8% | 0.1% | 1.4% |
| Closed-end 1-4 family residential | 1.7% | 1.5% | 0.0% | 0.2% |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% |
| Other consumer | 1.2% | 0.6% | 0.6% | 0.3% |
| Commercial & Industrial | 0.7% | 0.6% | 0.2% | 0.3% |
| Commercial real estate | 0.3% | 1.9% | 0.2% | 0.1% |
| Total loans | 1.1% | 2.5% | 0.2% | 0.5% |