

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$170	\$177	3.9%	
Loans	\$140	\$140	0.2%	
<i>Construction & development</i>	\$29	\$29	3.0%	
<i>Closed-end 1-4 family residential</i>	\$36	\$35	-5.0%	
<i>Home equity</i>	\$7	\$6	-6.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-6.1%	
<i>Commercial & Industrial</i>	\$18	\$15	-16.9%	
<i>Commercial real estate</i>	\$43	\$48	10.9%	
Unused commitments	\$12	\$10	-14.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-13.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1		
Cash & balances due	\$9	\$6	-36.0%	
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	\$146	\$152	3.9%	
Deposits	\$121	\$144	18.4%	
Total other borrowings	\$25	\$8	-67.5%	
FHLB advances	\$24	\$8	-66.1%	
Equity				
Equity capital at quarter end	\$24	\$25	3.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	13.8%	14.5%	--	
Tier 1 risk based capital ratio	17.8%	17.9%	--	
Total risk based capital ratio	19.1%	19.1%	--	
Return on equity ¹	-10.5%	-18.7%	--	
Return on assets ¹	-1.5%	-2.7%	--	
Net interest margin ¹	1.9%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.6%	36.4%	--	
Loss provision to net charge-offs (qtr)	177.9%	39.1%	--	
Net charge-offs to average loans and leases ¹	1.1%	6.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.3%	11.2%	0.6%	0.0%
<i>Closed-end 1-4 family residential</i>	2.7%	3.9%	0.2%	0.0%
<i>Home equity</i>	0.0%	6.4%	1.0%	4.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	2.0%	7.5%
<i>Commercial & Industrial</i>	0.3%	6.2%	0.2%	13.2%
<i>Commercial real estate</i>	1.7%	0.2%	0.0%	0.0%
<i>Total loans</i>	1.9%	4.3%	0.3%	1.7%