

ADBANC, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1055623	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$481	\$497	3.3%	
Loans	\$404	\$450	11.4%	
<i>Construction & development</i>	\$39	\$42	6.8%	
<i>Closed-end 1-4 family residential</i>	\$47	\$61	28.8%	
<i>Home equity</i>	\$2	\$3	68.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$12	\$14	16.0%	
<i>Commercial & Industrial</i>	\$65	\$71	8.2%	
<i>Commercial real estate</i>	\$111	\$123	10.4%	
Unused commitments	\$78	\$70	-10.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	0.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$28	\$2	-94.0%	
Cash & balances due	\$13	\$11	-17.3%	
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	\$441	\$443	0.4%	
Deposits	\$359	\$397	10.5%	
Total other borrowings	\$80	\$44	-45.4%	
FHLB advances	\$56	\$44	-21.5%	
Equity				
Equity capital at quarter end	\$40	\$54	35.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	11.0%	--	
Tier 1 risk based capital ratio	9.3%	11.7%	--	
Total risk based capital ratio	10.5%	13.0%	--	
Return on equity ¹	13.2%	12.6%	--	
Return on assets ¹	1.1%	1.4%	--	
Net interest margin ¹	5.0%	5.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	209.6%	57.5%	--	
Loss provision to net charge-offs (qtr)	87.1%	80.4%	--	
Net charge-offs to average loans and leases ¹	0.4%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	14.0%	0.0%	2.6%
<i>Closed-end 1-4 family residential</i>	0.1%	0.5%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.1%	0.4%	0.2%
<i>Commercial & Industrial</i>	0.3%	0.4%	0.0%	0.2%
<i>Commercial real estate</i>	2.2%	3.4%	0.4%	0.0%
<i>Total loans</i>	0.7%	2.4%	0.1%	0.3%