

**AMERIBANK HOLDING COMPANY**

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3043008	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$105	\$131	24.2%	
Loans	\$97	\$109	12.9%	
<i>Construction &amp; development</i>	\$23	\$23	-1.3%	
<i>Closed-end 1-4 family residential</i>	\$23	\$28	18.7%	
<i>Home equity</i>	\$0	\$0	-56.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$15	\$15	3.4%	
<i>Commercial &amp; Industrial</i>	\$14	\$20	40.5%	
<i>Commercial real estate</i>	\$17	\$18	9.0%	
Unused commitments	\$13	\$13	4.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-45.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-18.2%	
Cash & balances due	\$2	\$7	268.4%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$97	\$120	24.2%	
Deposits	\$88	\$112	26.7%	
Total other borrowings	\$8	\$8	0.0%	
FHLB advances	\$8	\$8	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$9	\$11	23.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.9%	8.2%	--	
Tier 1 risk based capital ratio	10.2%	10.3%	--	
Total risk based capital ratio	10.8%	11.4%	--	
Return on equity <sup>1</sup>	-3.1%	-9.1%	--	
Return on assets <sup>1</sup>	-0.3%	-0.8%	--	
Net interest margin <sup>1</sup>	5.0%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.0%	36.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	107.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	1.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	1.9%	11.3%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	1.4%	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%	0.2%	0.0%	1.1%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.8%
<i>Commercial real estate</i>	3.5%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.1%	2.7%	0.0%	0.3%