

ATBANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1134694	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,307	\$1,395	6.7%	
Loans	\$1,063	\$1,037	-2.4%	
Construction & development	\$217	\$176	-19.0%	
Closed-end 1-4 family residential	\$79	\$76	-3.1%	
Home equity	\$42	\$51	20.5%	
Credit card	\$3	\$4	18.1%	
Other consumer	\$22	\$24	9.4%	
Commercial & Industrial	\$317	\$328	3.2%	
Commercial real estate	\$221	\$212	-4.4%	
Unused commitments	\$324	\$321	-0.8%	
Securitization outstanding principal	\$1	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$27	\$25	-5.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$114	\$102	-10.4%	
Cash & balances due	\$56	\$161	186.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$14	\$31	124.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$13	\$29	130.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,192	\$1,268	6.4%	
Deposits	\$1,060	\$1,184	11.7%	
Total other borrowings	\$119	\$72	-39.9%	
FHLB advances	\$42	\$27	-35.7%	
Equity				
Equity capital at quarter end	\$115	\$127	10.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.3%	--	
Tier 1 risk based capital ratio	9.5%	10.6%	--	
Total risk based capital ratio	10.6%	11.8%	--	
Return on equity ¹	4.9%	1.5%	--	
Return on assets ¹	0.4%	0.1%	--	
Net interest margin ¹	3.5%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.6%	44.4%	--	
Loss provision to net charge-offs (qtr)	122.4%	130.9%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	7.7%	12.8%	0.6%	0.2%
Closed-end 1-4 family residential	0.0%	1.1%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.8%	0.1%	0.3%	0.5%
Other consumer	3.2%	0.2%	6.6%	1.0%
Commercial & Industrial	1.1%	2.2%	0.2%	0.3%
Commercial real estate	1.2%	2.6%	0.0%	0.0%
Total loans	2.2%	4.0%	0.4%	0.2%