

ATLANTIC BANCSHARES, INC.

	CPP Disbursement Date 12/29/2009	RSSD (Holding Company) 3393794	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$95	\$93	-2.5%	
Loans	\$75	\$73	-2.9%	
<i>Construction & development</i>	\$18	\$18	0.2%	
<i>Closed-end 1-4 family residential</i>	\$19	\$17	-12.2%	
<i>Home equity</i>	\$8	\$11	24.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-20.9%	
<i>Commercial & Industrial</i>	\$5	\$4	-13.2%	
<i>Commercial real estate</i>	\$21	\$21	0.4%	
Unused commitments	\$12	\$10	-14.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$13	-22.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$1	\$4	662.9%	
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	\$86	\$85	-0.8%	
Deposits	\$68	\$65	-5.1%	
Total other borrowings	\$17	\$20	16.5%	
FHLB advances	\$17	\$18	6.1%	
Equity				
Equity capital at quarter end	\$10	\$8	-17.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	8.2%	--	
Tier 1 risk based capital ratio	11.6%	11.3%	--	
Total risk based capital ratio	12.9%	12.5%	--	
Return on equity ¹	-2.0%	-20.9%	--	
Return on assets ¹	-0.2%	-1.8%	--	
Net interest margin ¹	3.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.6%	64.6%	--	
Loss provision to net charge-offs (qtr)	538.1%	111.8%	--	
Net charge-offs to average loans and leases ¹	0.1%	3.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	1.2%	0.0%	0.8%
<i>Closed-end 1-4 family residential</i>	4.2%	4.7%	0.1%	1.4%
<i>Home equity</i>	0.0%	0.0%	0.0%	1.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	1.3%	0.2%	2.1%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.2%	1.8%	0.0%	0.8%