

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$225	\$187	-16.7%	
Loans	\$163	\$135	-17.0%	
Construction & development	\$14	\$10	-30.9%	
Closed-end 1-4 family residential	\$53	\$37	-29.4%	
Home equity	\$6	\$14	115.1%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-0.4%	
Commercial & Industrial	\$21	\$12	-41.5%	
Commercial real estate	\$61	\$55	-9.9%	
Unused commitments	\$12	\$11	-10.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$15	-19.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$14	-20.7%	
Cash & balances due	\$13	\$12	-8.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$206	\$173	-16.3%	
Deposits	\$187	\$153	-18.2%	
Total other borrowings	\$19	\$19	0.0%	
FHLB advances	\$19	\$19	0.0%	
Equity				
Equity capital at quarter end	\$18	\$15	-20.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	7.8%	--	
Tier 1 risk based capital ratio	11.0%	10.7%	--	
Total risk based capital ratio	12.2%	12.0%	--	
Return on equity ¹	-18.1%	-60.7%	--	
Return on assets ¹	-1.5%	-5.1%	--	
Net interest margin ¹	3.2%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	26.8%	31.2%	--	
Loss provision to net charge-offs (qtr)	75.2%	18.6%	--	
Net charge-offs to average loans and leases ¹	1.7%	2.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	24.2%	19.4%	3.5%	5.7%
Closed-end 1-4 family residential	3.8%	3.7%	0.5%	0.1%
Home equity	1.0%	0.2%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.6%	0.0%	11.8%	12.8%
Commercial & Industrial	1.0%	0.4%	0.2%	0.0%
Commercial real estate	6.7%	8.1%	0.6%	0.0%
Total loans	7.5%	7.1%	0.7%	0.7%