

ATBANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1134694	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$274	\$266	-2.8%	
Loans	\$197	\$162	-17.5%	
Construction & development	\$27	\$13	-51.9%	
Closed-end 1-4 family residential	\$8	\$11	39.5%	
Home equity	\$12	\$10	-21.5%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-100.0%	
Commercial & Industrial	\$75	\$55	-27.5%	
Commercial real estate	\$62	\$65	4.1%	
Unused commitments	\$27	\$24	-9.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$21		
Cash & balances due	\$78	\$83	7.3%	
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	\$255	\$249	-2.4%	
Deposits	\$254	\$247	-2.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$19	\$17	-7.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	6.9%	6.5%	--	
Tier 1 risk based capital ratio	10.1%	11.1%	--	
Total risk based capital ratio	11.4%	12.4%	--	
Return on equity ¹	-41.2%	-13.7%	--	
Return on assets ¹	-2.2%	-0.9%	--	
Net interest margin ¹	3.8%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.4%	69.6%	--	
Loss provision to net charge-offs (qtr)	81.3%	49.2%	--	
Net charge-offs to average loans and leases ¹	2.1%	3.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	21.2%	0.0%	0.0%	1.3%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	20.8%	22.8%	0.0%	6.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	3.2%
Commercial & Industrial	8.1%	5.1%	1.1%	0.7%
Commercial real estate	17.9%	11.7%	0.5%	0.9%
Total loans	14.4%	7.7%	0.6%	1.1%