

**AB&T FINANCIAL CORPORATION**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3706684	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>	\$166	\$164	-1.2%	
Loans	\$123	\$119	-3.0%	
Construction & development	\$6	\$8	34.4%	
Closed-end 1-4 family residential	\$38	\$33	-11.6%	
Home equity	\$8	\$7	-13.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	2.6%	
Commercial & Industrial	\$11	\$9	-13.3%	
Commercial real estate	\$55	\$57	4.0%	
Unused commitments	\$11	\$10	-9.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$7	-22.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$17	-6.6%	
Cash & balances due	\$7	\$14	88.3%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$160	\$159	-0.3%	
Deposits	\$140	\$140	-0.2%	
Total other borrowings	\$19	\$19	0.0%	
FHLB advances	\$19	\$19	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$6	\$5	-24.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	3.8%	2.8%	--	
Tier 1 risk based capital ratio	5.2%	3.9%	--	
Total risk based capital ratio	6.4%	5.1%	--	
Return on equity <sup>1</sup>	-30.0%	-35.9%	--	
Return on assets <sup>1</sup>	-1.2%	-1.0%	--	
Net interest margin <sup>1</sup>	3.3%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	86.5%	55.0%	--	
Loss provision to net charge-offs (qtr)	36.2%	104.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	1.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	10.0%	12.7%	0.0%	0.0%
Closed-end 1-4 family residential	1.6%	2.6%	0.1%	0.2%
Home equity	0.0%	0.0%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	5.2%	14.2%
Commercial & Industrial	0.3%	0.0%	0.0%	0.0%
Commercial real estate	3.0%	5.1%	0.4%	0.4%
Total loans	2.8%	4.0%	0.2%	0.3%