

ATLANTIC BANCSHARES, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	06/01/2009	3393794	1	
Selected balance and off-balance sheet items	2013	2014	%chg from prev	
	\$ millions	\$ millions		
Assets	\$78	\$78	0.9%	
Loans	\$61	\$57	-5.6%	
Construction & development	\$9	\$8	-16.0%	
Closed-end 1-4 family residential	\$18	\$19	5.5%	
Home equity	\$8	\$7	-9.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-18.0%	
Commercial & Industrial	\$3	\$3	-12.5%	
Commercial real estate	\$19	\$18	-7.2%	
Unused commitments	\$6	\$5	-26.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-4.0%	
Cash & balances due	\$13	\$18	32.9%	
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	\$71	\$70	-0.6%	
Deposits	\$63	\$68	9.0%	
Total other borrowings	\$8	\$2	-75.0%	
FHLB advances	\$8	\$2	-75.0%	
Equity				
Equity capital at quarter end	\$7	\$8	15.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.9%	--	
Tier 1 risk based capital ratio	11.7%	12.4%	--	
Total risk based capital ratio	12.9%	13.6%	--	
Return on equity ¹	1.8%	1.9%	--	
Return on assets ¹	0.2%	0.2%	--	
Net interest margin ¹	1.2%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	95.5%	63.0%	--	
Loss provision to net charge-offs (qtr)	49.6%	35.2%	--	
Net charge-offs to average loans and leases ¹	1.6%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.7%	4.1%	0.7%	0.1%
Home equity	4.9%	5.3%	1.7%	2.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	30.9%	0.0%	21.3%	0.6%
Commercial & Industrial	0.0%	0.0%	0.0%	2.7%
Commercial real estate	0.0%	0.0%	0.1%	0.0%
Total loans	2.0%	2.0%	0.6%	0.4%