

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	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$93	\$96	3.6%		
Loans	\$73	\$70	-3.8%		
Construction & development	\$18	\$15	-17.8%		
Closed-end 1-4 family residential	\$17	\$17	3.3%		
Home equity	\$11	\$10	-4.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-24.1%		
Commercial & Industrial	\$4	\$4	-7.1%		
Commercial real estate	\$21	\$21	3.8%		
Unused commitments	\$10	\$8	-18.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$7	-48.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$1			
Cash & balances due	\$4	\$16	262.2%		
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	\$85	\$89	4.9%		
Deposits	\$65	\$76	17.3%		
Total other borrowings	\$20	\$13	-35.9%		
FHLB advances	\$18	\$13	-28.6%		
Equity					
Equity capital at quarter end	\$8	\$7	-10.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	7.2%	--		
Tier 1 risk based capital ratio	11.3%	10.1%	--		
Total risk based capital ratio	12.5%	11.4%	--		
Return on equity ¹	-20.9%	-56.8%	--		
Return on assets ¹	-1.8%	-4.6%	--		
Net interest margin ¹	4.1%	4.0%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.6%	23.3%	--		
Loss provision to net charge-offs (qtr)	111.8%	94.6%	--		
Net charge-offs to average loans and leases ¹	3.2%	7.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
Construction & development	1.2%	13.6%	0.8%	2.1%	--
Closed-end 1-4 family residential	4.7%	2.1%	1.4%	4.8%	--
Home equity	0.0%	0.0%	1.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.3%	0.0%	2.1%	1.9%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	4.3%	0.0%	0.5%	--
Total loans	1.8%	5.0%	0.8%	1.8%	--