

A.N.B. HOLDING COMPANY, LTD.

	CPP Disbursement Date 08/07/2009	RSSD (Holding Company) 1895007	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$49	\$54	11.1%	
Loans	\$15	\$15	-0.5%	
Construction & development	\$0	\$0		
Closed-end 1-4 family residential	\$3	\$3	-7.0%	
Home equity	\$0	\$0	-16.0%	
Credit card	\$0	\$0		
Other consumer	\$5	\$4	-9.8%	
Commercial & Industrial	\$3	\$3	-4.2%	
Commercial real estate	\$5	\$5	2.7%	
Unused commitments	\$0	\$0	8.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-13.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$18	29.2%	
Cash & balances due	\$19	\$21	9.5%	
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	\$45	\$50	11.8%	
Deposits	\$45	\$50	11.8%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$4	\$5	4.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	8.5%	--	
Tier 1 risk based capital ratio	21.3%	20.6%	--	
Total risk based capital ratio	22.3%	21.6%	--	
Return on equity ¹	9.0%	6.7%	--	
Return on assets ¹	0.8%	0.6%	--	
Net interest margin ¹	3.6%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	311.1%	37.5%	--	
Loss provision to net charge-offs (qtr)	500.0%	-11.1%	--	
Net charge-offs to average loans and leases ¹	0.1%	-0.5%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.5%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.4%	1.9%	0.0%	0.0%
Commercial & Industrial	0.0%	0.3%	0.0%	0.0%
Commercial real estate	0.0%	9.4%	0.0%	0.0%
Total loans	0.4%	3.9%	0.0%	0.0%