## Alabama Trust Bank, National Association

FDIC Cert# 35224

Sylacauga,AL

ECHOPARTNERS www.echopartners.com 800.971.1378

## Quarterly Data: December 31, 2011 http://www.alatrust.com **Balance Sheet Summary** 1 3 (Thousands of \$) Current 1 Yr $\Delta$ **Real Estate Loans Commercial & Industrial Loans Consumer Loans** 7,879 14.2% 717 Cash 60% 20% 5.0% 5,890 10.6% (238) **Total Securities** 4.0% 15% Fed Funds Sold 0 0.0% 0 40% 3.0% 68.8% (9,954) Net Loans 38,165 10% 2.0% 20% 30,083 54.2% (6,646)Real Estate Loans 5% 1.0% 7,419 13.4% (2,092)C&I Loans 0% 0.0% ٥% 1,405 2.5% (1,388)Consumer Loans 10 Ш Ш Ш 11 11 10 Ш ш 11 10 Т Ш **Other Assets** 1,081 1.9% (588) **Total Assets** 55,509 100.0% (10,030) 6 of Asse of Asset **Transaction Accts** 16,143 29.1% (1,336)MMDAs 8,140 14.7% 658 6 Savings 2,726 4.9% (103) CDs \$100m or Greater **Non-Maturity Deposits** CDs Less Than \$100m Time Deposits 21.079 38.0% (6,002) CDs < \$100m 11,988 21.6% (3, 596)80% 30% 20% CDs > \$100m 9,091 16.4% (2,406) Fed Funds Purch. 0 0.0% 0 60% 15% 20% Other Borrowings 6,000 10.8% 0 40% 10% All Other Liabilities (12)10% 0.2% 91 20% 5% **Total Liabilities** 54,178 97.6% (6,796)0% 0% 0% **Total Equity** 1.331 2.4% (3, 234)10 Т Ш ш 11 10 Ш Ш 11 10 Т Ш Ш 11 Total Liabs. & Eq. 55,509 100.0% (10,030)of Asset of Assets Pee Gap 10 **Twelve Month Gap 3-Mth Cumulative Gap 12-Mth Cumulative Gap** 12-Mth RSA to RSL 0.00% 8% 0% 1.5 -2.00% 6% -5% 1.0 -4.00% 4% -6.00% -10% 0.5 2% -8.00% -10 00% 0% 0 0 -15% -400 -300 -200 -100 Base +100 +200+300+40010 T Ш Ш 11 10 L. Ш ш 11 10 Ш Ш 11 **Earnings at Risk** 13 14 **Short Term Risk Profile** IRR Up/Dn 100 IRR Up/Dn 200 IRR Up/Dn 300 5.00% 10% 10% 10% 5% 5% 5% 0.00% 0% 0% 0% -5.00% -5% -5% -5% -10.00% -10% -10% -10% -15.00% -15% -15% -15% -400 -300 -200 -100 Base +100 +200 +300 +400 10 I. Ш Ш 11 10 I. Ш Ш 11 10 Т Ш Ш 11 Economic Value of Equity Long Term Risk Profile EVE Up/Dn 100 EVE Up/Dn 200 EVE Up/Dn 300 200.00% 150% 150% 150% 150.00% 100% 100% 100% 100.00% 50% 50% 50% 50.00% 0.00% 0% 0% 0% Ш Ш Ш Ш 11 -400 -300 -200 -100 Base +100 +200 +300 +400 10 11 10 Ш 11 10 1 Ш

## Alabama Trust Bank, National Association

Sylacauga,AL FDIC Cert# 35224 ★

ECHOPARTNERS www.echopartners.com 800.971.1378

