

HAMILTON STATE BANCSHARES, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3392331	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,255	\$909	-27.5%	
Loans	\$881	\$428	-51.4%	
Construction & development	\$168	\$49	-70.8%	
Closed-end 1-4 family residential	\$183	\$90	-50.6%	
Home equity	\$60	\$33	-45.7%	
Credit card	\$1	\$1	-2.4%	
Other consumer	\$19	\$4	-78.0%	
Commercial & Industrial	\$62	\$33	-47.0%	
Commercial real estate	\$342	\$186	-45.4%	
Unused commitments	\$63	\$42	-34.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$83	\$74	-11.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$29	\$2	-93.1%	
Cash & balances due	\$153	\$229	50.3%	
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	\$1,205	\$762	-36.8%	
Deposits	\$1,146	\$728	-36.5%	
Total other borrowings	\$53	\$30	-43.8%	
FHLB advances	\$52	\$30	-43.4%	
Equity				
Equity capital at quarter end	\$50	\$148	197.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$103	NA	
Performance Ratios				
Tier 1 leverage ratio	2.8%	13.2%	--	
Tier 1 risk based capital ratio	3.9%	42.3%	--	
Total risk based capital ratio	5.1%	43.4%	--	
Return on equity ¹	-130.0%	-8.5%	--	
Return on assets ¹	-6.0%	-1.4%	--	
Net interest margin ¹	2.6%	4.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	16.4%	3.5%	--	
Loss provision to net charge-offs (qtr)	70.9%	70.9%	--	
Net charge-offs to average loans and leases ¹	5.2%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	53.2%	44.7%	3.2%	1.1%
Closed-end 1-4 family residential	13.1%	22.0%	1.7%	0.2%
Home equity	6.8%	8.1%	0.3%	0.0%
Credit card	4.0%	0.0%	0.6%	1.0%
Other consumer	2.5%	5.1%	1.8%	0.1%
Commercial & Industrial	4.0%	7.2%	1.4%	0.9%
Commercial real estate	10.9%	21.2%	0.8%	0.0%
Total loans	18.1%	20.8%	1.4%	0.5%