

CHAMBERS BANCSHARES, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 1141487	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$743	\$711	-4.2%	
Loans	\$615	\$573	-6.8%	
Construction & development	\$171	\$137	-19.9%	
Closed-end 1-4 family residential	\$89	\$94	5.7%	
Home equity	\$1	\$0	-69.9%	
Credit card	\$0	\$0		
Other consumer	\$6	\$6	-11.1%	
Commercial & Industrial	\$120	\$108	-10.6%	
Commercial real estate	\$167	\$163	-2.8%	
Unused commitments	\$9	\$15	71.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$52	\$38	-26.7%	
Cash & balances due	\$9	\$9	9.1%	
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	\$659	\$633	-3.9%	
Deposits	\$608	\$589	-3.1%	
Total other borrowings	\$46	\$40	-13.6%	
FHLB advances	\$46	\$40	-13.6%	
Equity				
Equity capital at quarter end	\$84	\$78	-6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	10.3%	--	
Tier 1 risk based capital ratio	12.0%	12.0%	--	
Total risk based capital ratio	13.3%	13.2%	--	
Return on equity ¹	12.4%	-29.3%	--	
Return on assets ¹	1.4%	-3.3%	--	
Net interest margin ¹	3.4%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.4%	187.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	109.2%	--	
Net charge-offs to average loans and leases ¹	0.2%	3.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	16.1%	6.9%	0.5%	3.9%
Closed-end 1-4 family residential	2.7%	2.6%	0.1%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.1%	0.1%	0.1%
Commercial & Industrial	0.1%	0.1%	0.0%	0.0%
Commercial real estate	0.4%	0.4%	0.0%	0.0%
Total loans	5.1%	2.3%	0.3%	1.0%