

**CHICAGO SHORE CORPORATION**

	CPP Disbursement Date 07/31/2009	RSSD (Holding Company) 2485076	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$250	\$254	1.4%	
Loans	\$142	\$133	-5.8%	
Construction & development	\$1	\$1	-10.1%	
Closed-end 1-4 family residential	\$12	\$12	-6.0%	
Home equity	\$1	\$1	-1.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	0.6%	
Commercial & Industrial	\$73	\$67	-7.5%	
Commercial real estate	\$28	\$28	-1.2%	
Unused commitments	\$27	\$21	-21.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-20.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$30	\$33	8.6%	
Cash & balances due	\$54	\$59	10.3%	
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		
<b>Liabilities</b>	\$223	\$229	2.8%	
Deposits	\$218	\$224	3.2%	
Total other borrowings	\$3	\$1	-50.6%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$28	\$25	-10.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.9%	7.6%	--	
Tier 1 risk based capital ratio	14.0%	11.3%	--	
Total risk based capital ratio	15.3%	12.6%	--	
Return on equity <sup>1</sup>	5.3%	-41.8%	--	
Return on assets <sup>1</sup>	0.6%	-4.4%	--	
Net interest margin <sup>1</sup>	3.9%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	120.3%	64.6%	--	
Loss provision to net charge-offs (qtr)	769.2%	206600.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	4.8%	5.1%	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	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	14.2%	0.0%	0.0%
Commercial real estate	0.0%	5.0%	0.0%	0.0%
Total loans	1.8%	8.6%	0.1%	0.0%