

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$707	\$764	8.1%	
Loans	\$596	\$636	6.6%	
<i>Construction & development</i>	\$242	\$228	-5.7%	
<i>Closed-end 1-4 family residential</i>	\$53	\$64	20.8%	
<i>Home equity</i>	\$1	\$0	-26.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$6	-15.2%	
<i>Commercial & Industrial</i>	\$82	\$106	29.1%	
<i>Commercial real estate</i>	\$159	\$151	-5.0%	
Unused commitments	\$31	\$47	52.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$52	\$66	27.5%	
Cash & balances due	\$12	\$9	-23.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$615	\$668	8.5%	
Deposits	\$557	\$599	7.6%	
Total other borrowings	\$53	\$63	18.5%	
FHLB advances	\$53	\$63	18.5%	
Equity				
Equity capital at quarter end	\$92	\$97	5.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	11.9%	12.2%	--	
Tier 1 risk based capital ratio	13.4%	13.4%	--	
Total risk based capital ratio	14.6%	14.6%	--	
Return on equity ¹	-0.7%	-10.9%	--	
Return on assets ¹	-0.1%	-1.5%	--	
Net interest margin ¹	-1.9%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.1%	173.9%	--	
Loss provision to net charge-offs (qtr)	5.8%	146.0%	--	
Net charge-offs to average loans and leases ¹	-0.6%	3.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.5%	1.5%	0.5%	0.5%
<i>Closed-end 1-4 family residential</i>	1.8%	5.0%	-0.5%	2.7%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	-0.1%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.4%	-2.5%	1.2%
<i>Commercial real estate</i>	0.9%	1.6%	0.0%	0.3%
<i>Total loans</i>	1.9%	1.6%	-0.1%	0.9%