

CHICAGO SHORE CORPORATION

	CPP Disbursement Date 07/31/2009	RSSD (Holding Company) 2485076	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$293	\$309	5.4%	
Loans	\$203	\$205	0.9%	
<i>Construction & development</i>	\$37	\$40	7.8%	
<i>Closed-end 1-4 family residential</i>	\$4	\$7	80.4%	
<i>Home equity</i>	\$2	\$2	10.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$88	\$56	-35.9%	
<i>Commercial & Industrial</i>	\$27	\$37	38.9%	
<i>Commercial real estate</i>	\$23	\$27	18.4%	
Unused commitments	\$24	\$23	-2.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$22	\$37	71.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$47	\$34	-27.7%	
Cash & balances due	\$3	\$4	6.0%	
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	\$265	\$281	5.9%	
Deposits	\$231	\$258	11.5%	
Total other borrowings	\$33	\$22	-32.4%	
FHLB advances	\$30	\$20	-33.3%	
Equity				
Equity capital at quarter end	\$28	\$28	0.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.1%	--	
Tier 1 risk based capital ratio	10.7%	10.6%	--	
Total risk based capital ratio	12.0%	11.9%	--	
Return on equity ¹	2.0%	3.6%	--	
Return on assets ¹	0.2%	0.3%	--	
Net interest margin ¹	3.1%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.3%	27.2%	--	
Loss provision to net charge-offs (qtr)	259.6%	151.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	15.5%	19.8%	0.0%	0.2%
<i>Closed-end 1-4 family residential</i>	0.0%	8.5%	0.0%	0.0%
<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>	0.7%	0.8%	0.3%	0.3%
<i>Commercial & Industrial</i>	0.0%	0.3%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	11.1%	0.0%	0.0%
<i>Total loans</i>	3.4%	6.3%	0.1%	0.1%