

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$284	\$271	-4.6%	
Loans	\$225	\$211	-6.1%	
<i>Construction & development</i>	\$88	\$54	-38.8%	
<i>Closed-end 1-4 family residential</i>	\$17	\$23	32.9%	
<i>Home equity</i>	\$8	\$8	4.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	1.1%	
<i>Commercial & Industrial</i>	\$20	\$26	27.4%	
<i>Commercial real estate</i>	\$80	\$81	0.9%	
Unused commitments	\$34	\$23	-32.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$2		
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$6	-62.1%	
Cash & balances due	\$20	\$25	26.7%	
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	\$250	\$233	-6.9%	
Deposits	\$232	\$215	-7.1%	
Total other borrowings	\$17	\$17	0.0%	
FHLB advances	\$17	\$17	0.0%	
Equity				
Equity capital at quarter end	\$34	\$38	12.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	12.3%	10.8%	--	
Tier 1 risk based capital ratio	10.1%	13.0%	--	
Total risk based capital ratio	11.2%	14.2%	--	
Return on equity ¹	-3.8%	-8.5%	--	
Return on assets ¹	-0.5%	-1.2%	--	
Net interest margin ¹	3.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.6%	91.0%	--	
Loss provision to net charge-offs (qtr)	71.9%	168.1%	--	
Net charge-offs to average loans and leases ¹	0.6%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.9%	6.1%	0.2%	1.2%
<i>Closed-end 1-4 family residential</i>	1.7%	1.4%	0.0%	0.5%
<i>Home equity</i>	0.0%	0.0%	0.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.1%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.9%	0.0%
<i>Commercial real estate</i>	0.0%	0.6%	0.0%	0.0%
<i>Total loans</i>	2.0%	1.9%	0.2%	0.4%