

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$748	\$682	-8.8%	
Loans	\$556	\$524	-5.8%	
Construction & development	\$74	\$75	2.1%	
Closed-end 1-4 family residential	\$126	\$110	-13.0%	
Home equity	\$0	\$0	27.2%	
Credit card	\$0	\$0	-100.0%	
Other consumer	\$8	\$5	-27.7%	
Commercial & Industrial	\$83	\$74	-11.3%	
Commercial real estate	\$171	\$178	4.2%	
Unused commitments	\$23	\$23	-0.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$43	\$40	-7.5%	
Cash & balances due	\$10	\$8	-28.1%	
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	\$663	\$592	-10.7%	
Deposits	\$642	\$572	-10.9%	
Total other borrowings	\$16	\$15	-7.9%	
FHLB advances	\$16	\$15	-7.9%	
Equity				
Equity capital at quarter end	\$85	\$90	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	11.1%	--	
Tier 1 risk based capital ratio	13.2%	15.2%	--	
Total risk based capital ratio	14.5%	16.5%	--	
Return on equity ¹	-1.6%	6.0%	--	
Return on assets ¹	-0.2%	0.7%	--	
Net interest margin ¹	4.3%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	110.1%	91.5%	--	
Loss provision to net charge-offs (qtr)	-118.2%	-63.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	8.5%	6.8%	0.0%	1.3%
Closed-end 1-4 family residential	2.8%	2.4%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	2.5%	0.0%
Other consumer	2.6%	0.6%	0.6%	1.5%
Commercial & Industrial	0.1%	6.1%	0.0%	0.8%
Commercial real estate	1.5%	1.4%	0.0%	0.0%
Total loans	2.8%	3.0%	0.1%	0.3%