

COMMUNITY BANCSHARES OF KANSAS, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3488289	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$26	\$46	76.4%	
Loans	\$20	\$42	116.9%	
<i>Construction & development</i>	\$4	\$4	-1.5%	
<i>Closed-end 1-4 family residential</i>	\$3	\$22	569.1%	
<i>Home equity</i>	\$1	\$1	-27.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$2	28.1%	
<i>Commercial & Industrial</i>	\$6	\$8	44.0%	
<i>Commercial real estate</i>	\$3	\$3	19.7%	
Unused commitments	\$2	\$3	48.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$1	-67.7%	
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	\$23	\$42	80.8%	
Deposits	\$21	\$38	84.0%	
Total other borrowings	\$2	\$4	55.4%	
FHLB advances	\$2	\$4	55.4%	
Equity				
Equity capital at quarter end	\$3	\$4	43.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	11.2%	8.3%	--	
Tier 1 risk based capital ratio	12.9%	11.5%	--	
Total risk based capital ratio	14.2%	12.7%	--	
Return on equity ¹	-22.4%	6.9%	--	
Return on assets ¹	-2.9%	0.6%	--	
Net interest margin ¹	3.4%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29300.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	7000.0%	-7500.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	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>	0.1%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%