

COMMUNITY FINANCIAL SHARES, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2936103	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$293	\$341	16.1%	
Loans	\$224	\$240	6.8%	
Construction & development	\$31	\$21	-31.7%	
Closed-end 1-4 family residential	\$20	\$29	42.4%	
Home equity	\$60	\$62	4.1%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-0.8%	
Commercial & Industrial	\$27	\$26	-4.4%	
Commercial real estate	\$81	\$95	16.5%	
Unused commitments	\$72	\$71	-1.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$11	135.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$33	57.3%	
Cash & balances due	\$17	\$26	55.0%	
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	\$272	\$315	15.8%	
Deposits	\$254	\$300	18.3%	
Total other borrowings	\$17	\$13	-23.5%	
FHLB advances	\$17	\$13	-23.5%	
Equity				
Equity capital at quarter end	\$22	\$26	19.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	7.8%	--	
Tier 1 risk based capital ratio	9.3%	10.4%	--	
Total risk based capital ratio	10.5%	11.7%	--	
Return on equity ¹	-2.9%	-4.2%	--	
Return on assets ¹	-0.2%	-0.3%	--	
Net interest margin ¹	3.3%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	119.7%	28.0%	--	
Loss provision to net charge-offs (qtr)	76.7%	237.1%	--	
Net charge-offs to average loans and leases ¹	1.4%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	7.8%	26.8%	0.0%	1.1%
Closed-end 1-4 family residential	1.5%	6.2%	0.0%	0.0%
Home equity	0.0%	0.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.0%	0.5%	2.4%
Commercial & Industrial	0.0%	3.7%	2.8%	0.0%
Commercial real estate	0.0%	6.5%	0.0%	0.0%
Total loans	1.2%	6.3%	0.3%	0.1%