

**COUNTRY BANK SHARES, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1416831	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$362	\$433	19.6%	
Loans	\$226	\$303	34.3%	
<i>Construction &amp; development</i>	\$4	\$4	2.4%	
<i>Closed-end 1-4 family residential</i>	\$48	\$49	2.5%	
<i>Home equity</i>	\$3	\$3	1.8%	
<i>Credit card</i>	\$0	\$0	-100.0%	
<i>Other consumer</i>	\$26	\$105	301.9%	
<i>Commercial &amp; Industrial</i>	\$36	\$35	-0.8%	
<i>Commercial real estate</i>	\$24	\$23	-5.4%	
Unused commitments	\$45	\$38	-16.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$78	\$56	-28.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$26	27.5%	
Cash & balances due	\$8	\$17	106.1%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$324	\$385	18.8%	
Deposits	\$234	\$298	27.5%	
Total other borrowings	\$88	\$85	-3.5%	
FHLB advances	\$80	\$85	6.3%	
<b>Equity</b>				
Equity capital at quarter end	\$38	\$48	25.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.7%	9.3%	--	
Tier 1 risk based capital ratio	9.8%	10.6%	--	
Total risk based capital ratio	10.6%	11.2%	--	
Return on equity <sup>1</sup>	13.3%	8.0%	--	
Return on assets <sup>1</sup>	1.4%	0.9%	--	
Net interest margin <sup>1</sup>	4.8%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	144.2%	61.6%	--	
Loss provision to net charge-offs (qtr)	68.0%	81.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	0.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.6%	3.3%	0.0%	0.2%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.4%	0.0%
<i>Other consumer</i>	1.3%	0.6%	1.7%	0.5%
<i>Commercial &amp; Industrial</i>	0.0%	2.4%	1.4%	0.3%
<i>Commercial real estate</i>	2.7%	1.7%	0.0%	0.0%
<i>Total loans</i>	0.6%	1.2%	0.4%	0.2%