

**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>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev
<b>Assets</b>	\$456	\$481	5.5%
Loans	\$298	\$273	-8.5%
Construction & development	\$4	\$4	3.3%
Closed-end 1-4 family residential	\$48	\$43	-10.7%
Home equity	\$3	\$3	-9.3%
Credit card	\$0	\$0	
Other consumer	\$102	\$77	-24.3%
Commercial & Industrial	\$32	\$31	-3.5%
Commercial real estate	\$23	\$21	-9.7%
Unused commitments	\$39	\$39	1.5%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$44	\$36	-19.3%
Asset-backed securities	\$0	\$30	
Other securities	\$53	\$80	49.5%
Cash & balances due	\$24	\$27	12.6%
<b>Residential mortgage originations</b>			
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	
<b>Liabilities</b>	\$403	\$431	6.9%
Deposits	\$322	\$340	5.6%
Total other borrowings	\$78	\$84	7.1%
FHLB advances	\$78	\$84	6.7%
<b>Equity</b>			
Equity capital at quarter end	\$53	\$50	-5.0%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
<b>Performance Ratios</b>			
Tier 1 leverage ratio	9.3%	9.0%	--
Tier 1 risk based capital ratio	11.6%	12.2%	--
Total risk based capital ratio	12.2%	12.8%	--
Return on equity <sup>1</sup>	8.3%	7.0%	--
Return on assets <sup>1</sup>	1.0%	0.7%	--
Net interest margin <sup>1</sup>	4.1%	3.6%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	90.5%	70.1%	--
Loss provision to net charge-offs (qtr)	154.7%	83.9%	--
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	0.2%	--
<sup>1</sup> Quarterly, annualized.			
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>	<b>Gross Charge-Offs</b>	
	<b>2010</b>	<b>2011</b>	<b>2010</b>
			<b>2011</b>
Construction & development	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.4%	3.2%	0.1%
Home equity	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.4%	0.0%	0.2%
Commercial & Industrial	0.6%	2.1%	0.4%
Commercial real estate	0.0%	0.4%	0.0%
Total loans	0.7%	1.1%	0.1%