

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$328	\$355	8.1%	
Loans	\$208	\$205	-1.4%	
Construction & development	\$4	\$4	-17.1%	
Closed-end 1-4 family residential	\$22	\$28	28.9%	
Home equity	\$59	\$51	-14.8%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-2.0%	
Commercial & Industrial	\$26	\$24	-7.1%	
Commercial real estate	\$89	\$91	2.2%	
Unused commitments	\$63	\$56	-11.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$22	\$23	6.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$25	10.5%	
Cash & balances due	\$47	\$73	54.6%	
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	\$317	\$329	3.9%	
Deposits	\$302	\$318	5.4%	
Total other borrowings	\$13	\$9	-30.8%	
FHLB advances	\$13	\$9	-30.8%	
Equity				
Equity capital at quarter end	\$11	\$26	124.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$17	NA	
Performance Ratios				
Tier 1 leverage ratio	3.3%	7.7%	--	
Tier 1 risk based capital ratio	4.8%	11.4%	--	
Total risk based capital ratio	6.1%	12.6%	--	
Return on equity ¹	-219.8%	-28.0%	--	
Return on assets ¹	-10.7%	-1.5%	--	
Net interest margin ¹	3.8%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.2%	39.0%	--	
Loss provision to net charge-offs (qtr)	269.9%	12.7%	--	
Net charge-offs to average loans and leases ¹	2.3%	5.1%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
Construction & development	49.9%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	19.2%	9.2%	3.3%	0.9%
Home equity	4.5%	4.0%	0.5%	1.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.6%
Commercial & Industrial	0.1%	0.0%	0.0%	0.0%
Commercial real estate	4.3%	3.5%	0.2%	1.9%
Total loans	6.6%	3.8%	0.6%	1.3%