

COUNTRY BANK SHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1416831	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$433	\$456	5.1%	
Loans	\$303	\$298	-1.7%	
Construction & development	\$4	\$4	-1.9%	
Closed-end 1-4 family residential	\$49	\$48	-3.1%	
Home equity	\$3	\$3	-1.6%	
Credit card	\$0	\$0		
Other consumer	\$105	\$102	-2.9%	
Commercial & Industrial	\$35	\$32	-8.2%	
Commercial real estate	\$23	\$23	2.1%	
Unused commitments	\$38	\$39	2.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$56	\$44	-20.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$53	105.2%	
Cash & balances due	\$17	\$24	41.8%	
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	\$385	\$403	4.6%	
Deposits	\$298	\$322	8.0%	
Total other borrowings	\$85	\$78	-8.1%	
FHLB advances	\$85	\$78	-7.6%	
Equity				
Equity capital at quarter end	\$48	\$53	9.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.3%	--	
Tier 1 risk based capital ratio	10.6%	11.6%	--	
Total risk based capital ratio	11.2%	12.2%	--	
Return on equity ¹	8.0%	8.3%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	5.0%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.6%	90.5%	--	
Loss provision to net charge-offs (qtr)	81.9%	154.7%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.3%	3.4%	0.2%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.4%	0.5%	0.2%
Commercial & Industrial	2.4%	0.6%	0.3%	0.4%
Commercial real estate	1.7%	0.0%	0.0%	0.0%
Total loans	1.2%	0.7%	0.2%	0.1%