

Community Financial Shares, Inc.

Selected Consolidated Financial Data: (Unaudited) (In thousands)	December 31, 2009	September 30, 2009	December 31, 2008	
Total assets	\$ 341,530	\$ 321,636	\$ 294,677	
Loans receivable, net	232,972	231,959	219,615	
Investment securities available-for-sale	44,544	41,428	26,964	
Deposits	298,311	274,309	253,514	
FHLB Advances and other borrowings	14,800	18,900	19,000	
Stockholders' equity	22,707	23,857	16,613	
Nonperforming assets	17,431	12,057	2,954	
Nonperforming loans	15,035	9,980	2,756	
Allowance for loan losses	4,812	3,828	3,300	
Selected ratios:				
Total equity to total assets	6.65%	7.42%	5.64%	
Allowance for loan losses as a % of nonperforming assets	27.6%	31.7%	111.7%	
Allowance for loan losses as a % of loans	2.02%	1.62%	1.48%	
Book value per share	\$ 12.83	\$ 13.56	\$ 13.34	
Market value per share	7.55	14.50	17.50	
Quarterly net interest margin (1)	3.27%	3.19%	3.05%	
<hr/>				
	Three months ended December 31,	Year ended December 31,		
	2009	2008	2009	2008
Selected operating data: (Unaudited) (In thousands, except per share data)				
Interest income	\$ 3,681	\$ 3,527	\$ 14,249	\$ 15,184
Interest expense	<u>1,179</u>	<u>1,534</u>	<u>5,193</u>	<u>6,910</u>
Net interest income	2,502	1,993	9,056	8,274
Provision for loan losses	<u>1,264</u>	<u>590</u>	<u>2,344</u>	<u>2,215</u>
Net interest income after provision for loan losses	1,238	1,403	6,712	6,059
Noninterest income	470	404	2,242	1,358
Noninterest expense	<u>2,949</u>	<u>2,602</u>	<u>10,881</u>	<u>9,941</u>
Loss before income tax	(1,241)	(796)	(1,927)	(2,524)
Income tax benefit	<u>(551)</u>	<u>(562)</u>	<u>(1,015)</u>	<u>(1,244)</u>
Net loss	<u>(690)</u>	<u>(234)</u>	<u>(912)</u>	<u>(1,279)</u>
Preferred stock dividends and accretion	<u>(111)</u>	<u>-</u>	<u>(274)</u>	<u>-</u>
Net loss available to common shareholders	<u>\$ (801)</u>	<u>\$ (234)</u>	<u>\$ (1,186)</u>	<u>\$ (1,279)</u>
Loss per share - basic	\$ (0.64)	\$ (0.19)	\$ (0.95)	\$ (1.03)
Loss per share - diluted	\$ (0.64)	\$ (0.19)	\$ (0.95)	\$ (1.03)
Selected performance ratios:				
Loss on average assets (1)	-0.82%	-0.32%	-0.29%	-0.44%
Loss on average equity (1)	-11.48%	-5.50%	-4.38%	-7.02%
Noninterest expense to average total assets (1)	3.52%	3.58%	3.44%	3.39%
Net interest margin (1)	3.27%	3.05%	3.13%	3.13%
Average total assets	\$ 332,635	\$ 288,351	\$ 316,759	\$ 293,218
Average total equity	23,831	16,850	20,828	18,234

(1) Annualized.