

## Community Financial Shares, Inc.

<b>Selected Consolidated Financial Data: (Unaudited)</b> <b>(In thousands)</b>	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
Total assets	\$ 333,069	\$ 337,672	\$ 341,524	\$ 341,530
Loans receivable, net	224,335	226,010	228,949	232,972
Investment securities available-for-sale	39,749	41,512	44,821	44,544
Deposits	291,468	296,671	297,740	298,311
FHLB Advances and other borrowings	14,500	14,600	14,700	14,800
Stockholders' equity	20,822	20,446	23,021	22,707
Nonperforming assets	23,925	24,920	16,095	17,431
Nonperforming loans	20,840	21,564	12,234	15,035
Allowance for loan losses	4,403	4,374	4,799	4,812
<b>Selected ratios:</b>				
Total equity to total assets	6.25%	6.05%	6.74%	6.65%
Allowance for loan losses as a % of nonperforming assets	18.4%	17.6%	29.8%	27.6%
Allowance for loan losses as a % of loans	1.92%	1.90%	2.05%	2.02%
Market value per share	\$ 7.75	\$ 8.25	\$ 8.50	\$ 7.55
Quarterly net interest margin (1)	3.47%	3.27%	3.52%	3.27%
<b>Tangible book value per share:</b>				
Total capital	\$ 20,822	\$ 20,446	\$ 23,021	\$ 22,707
Less: Preferred equity	6,970	6,970	6,970	6,970
Tangible common equity	\$ 13,852	\$ 13,476	\$ 16,051	\$ 15,737
Outstanding common shares	1,245,267	1,245,267	1,245,267	1,245,267
Tangible book value per share	\$ 11.12	\$ 10.82	\$ 12.89	\$ 12.64
<b>Subsidiary Bank:</b>				
Tier 1 capital to average assets	6.54%	6.37%	7.60%	7.70%
Tier 1 capital to risk-weighted assets	8.76%	8.84%	10.50%	10.30%
Total capital to risk-weighted assets	10.02%	10.09%	11.70%	11.50%

<b>Selected operating data: (Unaudited)</b> <b>(In thousands, except per share data)</b>	Three months ended September 30,		Nine months ended September 30,	
	2010	2009	2010	2009
Interest income	\$ 3,427	\$ 3,625	\$ 10,434	\$ 10,568
Interest expense	807	1,256	2,678	4,014
Net interest income	2,620	2,370	7,756	6,554
Provision for loan losses	110	120	4,775	1,080
Net interest income after provision for loan losses	2,510	2,250	2,981	5,474
Noninterest income	723	544	1,502	1,772
Noninterest expense	2,974	2,766	8,680	7,932
Income (loss) before income tax	260	28	(4,197)	(686)
Income tax expense (benefit)	30	(58)	(1,852)	(464)
Net income (loss)	230	86	(2,345)	(222)
Preferred stock dividends and accretion	(112)	(106)	(331)	(163)
Net income (loss) available to common shareholders	\$ 118	\$ (20)	\$ (2,676)	\$ (385)
Earnings (loss) per share - basic	\$ 0.09	\$ (0.02)	\$ (2.15)	\$ (0.31)
Earnings (loss) per share - diluted	\$ 0.09	\$ (0.02)	\$ (2.15)	\$ (0.31)

<b>Selected performance ratios:</b>				
Return on average assets (1)	0.27%	0.11%	-0.93%	-0.10%
Return on average equity (1)	4.43%	1.47%	-14.09%	-1.50%
Noninterest expense to average total assets (1)	3.53%	3.41%	3.44%	3.41%
Net interest margin (1)	3.47%	3.19%	3.41%	3.10%
Average total assets	\$ 334,005	\$ 322,187	\$ 337,403	\$ 311,442
Average total equity	20,605	23,233	22,260	19,817

(1) Annualized.