

COMMUNITY BANCSHARES, INC.

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 3392443	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$89	\$95	6.5%	
Loans	\$71	\$68	-4.0%	
Construction & development	\$7	\$6	-16.2%	
Closed-end 1-4 family residential	\$8	\$8	0.4%	
Home equity	\$7	\$7	0.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	19.4%	
Commercial & Industrial	\$7	\$7	1.0%	
Commercial real estate	\$39	\$38	-3.4%	
Unused commitments	\$9	\$9	-2.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-31.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	-5.5%	
Cash & balances due	\$12	\$21	70.5%	
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	\$82	\$86	5.2%	
Deposits	\$77	\$82	6.2%	
Total other borrowings	\$4	\$4	-12.5%	
FHLB advances	\$4	\$4	-12.5%	
Equity				
Equity capital at quarter end	\$8	\$9	20.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	9.9%	--	
Tier 1 risk based capital ratio	9.7%	11.8%	--	
Total risk based capital ratio	11.0%	13.0%	--	
Return on equity ¹	-0.5%	-6.4%	--	
Return on assets ¹	0.0%	-0.7%	--	
Net interest margin ¹	3.9%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	469.2%	3493.3%	--	
Loss provision to net charge-offs (qtr)	213.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	2.7%	0.5%	0.4%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.3%	0.0%	0.0%	0.0%