

**COMMUNITY BANCSHARES, INC.**

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 3392443	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$82	\$84	2.6%	
Loans	\$63	\$60	-4.7%	
Construction & development	\$3	\$3	-1.9%	
Closed-end 1-4 family residential	\$7	\$7	-7.1%	
Home equity	\$9	\$9	6.3%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$5	\$6	11.1%	
Commercial real estate	\$35	\$32	-9.4%	
Unused commitments	\$10	\$11	7.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-4.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$3	-7.0%	
Cash & balances due	\$9	\$15	67.6%	
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		
<b>Liabilities</b>	\$73	\$75	2.6%	
Deposits	\$73	\$75	2.6%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$9	\$9	2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.0%	10.3%	--	
Tier 1 risk based capital ratio	12.0%	12.7%	--	
Total risk based capital ratio	13.2%	13.9%	--	
Return on equity <sup>1</sup>	3.8%	1.9%	--	
Return on assets <sup>1</sup>	0.4%	0.2%	--	
Net interest margin <sup>1</sup>	4.4%	4.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	350.2%	293.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	1.1%
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	6.4%	5.4%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.5%	0.5%	0.0%	0.1%