CPP **ANNUAL USE OF CAPITAL SURVEY - 2010**

NAME OF INSTITUTION
(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

Person to be contacted regarding this report:	Bruce E. Thomas	RSSD: (For Bank Holding Companies)	3687046
UST Sequence Number:	113	Holding Company Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	17,680,000	FDIC Certificate Number: (For Depository Institutions)	08675
CPP/CDCI Funds Repaid to Date:	0	Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	Dec 19, 2008	City:	Glen Allen
Date Repaid[1]:	N/A	State:	Virginia

[1]If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

☒	Increase lending or reduce lending less than otherwise would have occurred.	During 2009 CPP capital gave the Company confidence to grow its core loans and during 2010 CPP capital enabled the Company to reduce lending less than would have otherwise occurred and to grow certain segments of loan categories.
☒	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	In 2009 CPP capital enabled loan growth of $16.5 million, or 12.8%, in 1 - 4 family mortgages and loan growth of $30.9 million, or 19.6%, in commercial loans. In 2010 commercial real estate loans grew by $12 million, or 6.1%, home equity by $5 million, or 12.5%, and by $3 million, or 7.5%.
☐	Increase securities purchased (ABS, MBS, etc.).	

☐	Make other investments	
☒	Increase reserves for non-performing assets	The allowance for loan losses to total non-covered loans increased from 1.33%, or $6.9 million at 12/31/08, to 3.14%, or $18.2 million at 12/31/09, to $25.5 million, or 4.86% at 12/31/10. The additional capital obtained through the CPP assisted the Company in increasing the allowance.
☐	Reduce borrowings	
☒	Increase charge-offs	CPP capital enabled the Company to aggressively increase charged-off non-covered loans from $980 thousand in 2008 to $8.6 million in 2009 to $20.1 million in 2010.
☐	Purchase another financial institution or purchase assets from another financial institution	
☐	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

On January 31, 2009 the Company entered into a purchase and assumption agreement with the FDIC, as receiver, for Suburban Federal Savings Bank in Crofton, Maryland. There were approximately $312 million in core deposits and $348 million in loans and other assets assumed in this transaction. While no specific CPP funds were used to make this acquisition, their presence on our balance sheet had a positive impact on our risk-based capital ratios and thus supported the Company in obtaining approvals from our banking regulators.

Excluding the loans acquired in the Suburban Federal transaction, as described in the preceding paragraph, loans grew $55.3 million, or 10.6% in 2009. Additionally, the Company aggressively recognized and disposed of nonperforming assets as well as bolstered reserves for problem assets in recognition of the economic downturn and risks in the core loan portfolio.

In 2010 the Company made provision for loan losses of $27.4 million and in 2009 the Company made provisions for loan losses of $19.1 million. The capital infusion from CPP enabled the Company to take a proactive stance with regard to its level of allowance for loan losses. The proactive stance involves an effort to resolve problem credits in an expedited manner and enable the Company to focus its loan efforts on new loan generation and not on remediation of problem credits.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.