

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$90	\$82	-8.5%	
Loans	\$70	\$63	-9.9%	
Construction & development	\$4	\$3	-20.1%	
Closed-end 1-4 family residential	\$8	\$7	-11.8%	
Home equity	\$8	\$9	10.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-100.0%	
Commercial & Industrial	\$9	\$5	-46.5%	
Commercial real estate	\$38	\$35	-8.6%	
Unused commitments	\$10	\$10	-0.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-10.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$4	58.6%	
Cash & balances due	\$11	\$9	-16.3%	
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	\$80	\$73	-8.1%	
Deposits	\$79	\$73	-6.9%	
Total other borrowings	\$1	\$0	-100.0%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$10	\$9	-11.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	10.0%	--	
Tier 1 risk based capital ratio	12.2%	12.0%	--	
Total risk based capital ratio	13.5%	13.2%	--	
Return on equity ¹	5.6%	3.8%	--	
Return on assets ¹	0.6%	0.4%	--	
Net interest margin ¹	4.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	136.0%	350.2%	--	
Loss provision to net charge-offs (qtr)	5.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	9.8%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.7%	0.0%
Home equity	0.0%	0.0%	0.4%	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%	6.4%	0.0%	0.0%
Commercial real estate	0.8%	0.0%	0.1%	0.0%
Total loans	1.0%	0.5%	0.2%	0.0%