

COMMUNITY BANKERS TRUST CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3687046	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,091	\$1,152	5.6%	
Loans	\$643	\$662	2.9%	
<i>Construction & development</i>	\$80	\$64	-19.5%	
<i>Closed-end 1-4 family residential</i>	\$181	\$175	-3.3%	
<i>Home equity</i>	\$46	\$48	5.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$5	-25.4%	
<i>Commercial & Industrial</i>	\$70	\$76	8.3%	
<i>Commercial real estate</i>	\$223	\$249	11.6%	
Unused commitments	\$52	\$64	23.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$210	\$61	-71.2%	
Asset-backed securities	\$0	\$1		
Other securities	\$87	\$290	232.0%	
Cash & balances due	\$22	\$24	11.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$4	\$6	53.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$3	\$7	93.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$977	\$1,035	5.9%	
Deposits	\$934	\$975	4.4%	
Total other borrowings	\$37	\$55	49.3%	
FHLB advances	\$37	\$50	34.7%	
Equity				
Equity capital at quarter end	\$114	\$117	3.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	9.3%	--	
Tier 1 risk based capital ratio	15.0%	15.7%	--	
Total risk based capital ratio	16.2%	16.9%	--	
Return on equity ¹	2.9%	5.8%	--	
Return on assets ¹	0.3%	0.6%	--	
Net interest margin ¹	4.8%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.1%	42.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	24.9%	--	
Net charge-offs to average loans and leases ¹	0.6%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	17.2%	14.8%	0.2%	1.7%
<i>Closed-end 1-4 family residential</i>	7.6%	7.3%	0.1%	0.2%
<i>Home equity</i>	4.1%	4.1%	0.0%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.8%	1.8%
<i>Commercial & Industrial</i>	1.4%	0.5%	0.7%	0.4%
<i>Commercial real estate</i>	5.2%	2.5%	0.1%	0.0%
<i>Total loans</i>	6.5%	4.7%	0.2%	0.3%