

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$84	\$93	10.3%	
Loans	\$60	\$59	-0.9%	
<i>Construction & development</i>	\$3	\$3	5.3%	
<i>Closed-end 1-4 family residential</i>	\$7	\$7	3.3%	
<i>Home equity</i>	\$9	\$8	-7.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	53.2%	
<i>Commercial & Industrial</i>	\$6	\$5	-17.9%	
<i>Commercial real estate</i>	\$32	\$33	3.0%	
Unused commitments	\$11	\$14	27.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$6	149.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$6	66.7%	
Cash & balances due	\$15	\$18	21.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$75	\$84	11.3%	
Deposits	\$75	\$84	11.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$9	\$9	1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	9.1%	--	
Tier 1 risk based capital ratio	12.7%	12.3%	--	
Total risk based capital ratio	13.9%	13.3%	--	
Return on equity ¹	1.9%	2.1%	--	
Return on assets ¹	0.2%	0.2%	--	
Net interest margin ¹	4.0%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	293.4%	518.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	1.0%	1.1%	0.0%
<i>Home equity</i>	0.0%	0.7%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.1%
<i>Commercial & Industrial</i>	5.4%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.5%	0.2%	0.1%	0.0%