

**COMMUNITY BANKERS TRUST CORPORATION**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3687046	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,088	\$1,155	6.2%	
Loans	\$670	\$728	8.7%	
Construction & development	\$58	\$60	2.2%	
Closed-end 1-4 family residential	\$167	\$172	3.0%	
Home equity	\$53	\$65	23.0%	
Credit card	\$0	\$0		
Other consumer	\$4	\$4	1.7%	
Commercial & Industrial	\$88	\$98	10.7%	
Commercial real estate	\$249	\$283	14.0%	
Unused commitments	\$72	\$87	20.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$45	\$31	-31.1%	
Asset-backed securities	\$3	\$4	20.1%	
Other securities	\$246	\$276	12.1%	
Cash & balances due	\$24	\$22	-6.2%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$5	1213.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$1	\$5	840.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$979	\$1,042	6.4%	
Deposits	\$893	\$927	3.8%	
Total other borrowings	\$83	\$111	33.4%	
FHLB advances	\$77	\$96	25.0%	
<b>Equity</b>				
Equity capital at quarter end	\$109	\$113	4.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	9.5%	--	
Tier 1 risk based capital ratio	15.6%	13.7%	--	
Total risk based capital ratio	16.8%	14.9%	--	
Return on equity <sup>1</sup>	5.1%	8.4%	--	
Return on assets <sup>1</sup>	0.5%	0.8%	--	
Net interest margin <sup>1</sup>	4.4%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.6%	45.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	10.5%	8.4%	-0.1%	0.0%
Closed-end 1-4 family residential	4.6%	4.2%	0.1%	0.0%
Home equity	1.6%	1.2%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.8%	0.5%
Commercial & Industrial	0.1%	7.7%	0.0%	1.3%
Commercial real estate	0.6%	0.2%	0.0%	0.0%
Total loans	2.5%	2.9%	0.0%	0.2%