

COMMUNITY BANCSHARES, INC.

	Disbursement Date 07/24/2009	RSSD (Holding Company) 3392443	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$93	\$89	-4.1%		
Loans	\$59	\$62	5.3%		
Construction & development	\$3	\$4	24.1%		
Closed-end 1-4 family residential	\$7	\$7	-2.2%		
Home equity	\$8	\$9	2.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-30.4%		
Commercial & Industrial	\$5	\$5	-0.9%		
Commercial real estate	\$33	\$34	4.4%		
Unused commitments	\$14	\$14	-2.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-7.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$6	\$10	77.7%		
Cash & balances due	\$18	\$8	-57.7%		
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	\$84	\$80	-4.9%		
Deposits	\$84	\$80	-4.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$9	\$9	3.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	10.3%	--		
Tier 1 risk based capital ratio	12.3%	12.9%	--		
Total risk based capital ratio	13.3%	13.9%	--		
Return on equity ¹	2.1%	5.2%	--		
Return on assets ¹	0.2%	0.5%	--		
Net interest margin ¹	3.8%	4.2%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	518.0%	165.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2014	2015	2014	2015	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.0%	0.0%	0.0%	0.0%	--
Home equity	0.7%	0.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.0%	4.3%	0.0%	0.0%	--
Commercial real estate	0.0%	0.6%	0.0%	0.0%	--
Total loans	0.2%	0.7%	0.0%	0.0%	--