

**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>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$1,225	\$1,115	-9.0%		
Loans	\$730	\$641	-12.1%		
<i>Construction &amp; development</i>	\$160	\$110	-31.7%		
<i>Closed-end 1-4 family residential</i>	\$248	\$209	-15.7%		
<i>Home equity</i>	\$40	\$45	12.9%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$14	\$9	-35.4%		
<i>Commercial &amp; Industrial</i>	\$40	\$43	6.8%		
<i>Commercial real estate</i>	\$196	\$208	6.3%		
Unused commitments	\$89	\$64	-28.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$151	\$123	-18.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$140	\$178	26.4%		
Cash & balances due	\$32	\$31	-1.6%		
<b>Residential mortgage originations</b>					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$1	\$0	-100.0%		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$1	\$0	-100.0%		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
<b>Liabilities</b>	\$1,092	\$1,005	-7.9%		
Deposits	\$1,032	\$962	-6.7%		
Total other borrowings	\$46	\$37	-19.6%		
FHLB advances	\$37	\$37	0.0%		
<b>Equity</b>					
Equity capital at quarter end	\$133	\$109	-17.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$50	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	9.0%	8.0%	--		
Tier 1 risk based capital ratio	14.9%	14.3%	--		
Total risk based capital ratio	16.2%	15.5%	--		
Return on equity <sup>1</sup>	-37.1%	9.8%	--		
Return on assets <sup>1</sup>	-4.2%	1.0%	--		
Net interest margin <sup>1</sup>	4.0%	4.1%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.4%	56.3%	--		
Loss provision to net charge-offs (qtr)	133.4%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.0%	5.0%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
<i>Construction &amp; development</i>	13.5%	16.9%	2.6%	5.3%	--
<i>Closed-end 1-4 family residential</i>	7.8%	7.8%	0.3%	0.2%	--
<i>Home equity</i>	1.3%	4.7%	0.0%	1.8%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	13.8%	0.7%	0.0%	2.7%	--
<i>Commercial &amp; Industrial</i>	0.4%	6.1%	0.3%	1.4%	--
<i>Commercial real estate</i>	2.2%	3.5%	0.3%	0.1%	--
<i>Total loans</i>	6.7%	7.3%	0.8%	1.3%	--