



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

Person to be contacted regarding this report:	Bruce E. Thomas
UST Sequence Number:	113
CPP Funds Received:	17,680,000
CPP Funds Repaid to Date:	0
Date Funded (first funding):	Dec 19, 2008
Date Repaid ¹ :	N/A

RSSD: (For Bank Holding Companies)	3687046
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	08675
City:	Glen Allen
State:	Virginia

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	The CPP capital gave the Company confidence to grow its core loans at a time when many financial institutions were reducing loans. Core loans grew \$55.3 mil., or 10.6%, from \$523.3 mil. on 12/31/08 to \$578.6 mil. on 12/31/09.
<input checked="" type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Primary loan growth occurred in residential 1 - 4 family mortgages (\$16.5 million, or 12.8%, during 2009), and commercial loans (\$30.9 million, or 19.6%, during 2009).
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/>	Make other investments	
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	The allowance for loan losses to total loans increased from 1.33%, or \$6.9 million at 12/31/08, to 3.14%, or \$18.2 million at 12/31/09. The additional capital obtained through CPP assisted the Company in aggressively increasing reserves while also remaining "Well Capitalized".
<input type="checkbox"/>	Reduce borrowings	
<input checked="" type="checkbox"/>	Increase charge-offs	In 2008 the Company charged-off \$980,000 in loans. In 2009 the Company charged-off \$6.3 million in loans. The additional capital, through CPP, enabled the Company to aggressively address and charge-off problem credits during the year.
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/>	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP funds?

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?

On January 31, 2009 the Company entered into a purchase and assumption agreement with the FDIC, as receiver, for Suburban Federal Savings Bank in Crofton, Maryland. There were approximately \$312 million in core deposits and \$348 million in loans and other assets assumed in this transaction. While no specific CPP funds were used to make this acquisition, their presence on our balance sheet had a positive impact on our risk-based capital ratios and thus supported the Company in obtaining approvals from our banking regulators.

Excluding the loans acquired in the Suburban Federal transaction, as described in the preceding paragraph, loans grew \$55.3 million, or 10.6%. Additionally, the Company aggressively recognized and disposed of nonperforming assets as well as bolstered reserves for problem assets in recognition of the economic downturn and risks in the core loan portfolio.

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.