

**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>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,115	\$1,091	-2.1%	
Loans	\$641	\$643	0.3%	
<i>Construction &amp; development</i>	\$110	\$80	-27.0%	
<i>Closed-end 1-4 family residential</i>	\$209	\$181	-13.4%	
<i>Home equity</i>	\$45	\$46	0.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$7	-25.0%	
<i>Commercial &amp; Industrial</i>	\$43	\$70	62.6%	
<i>Commercial real estate</i>	\$208	\$223	7.1%	
Unused commitments	\$64	\$52	-18.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$123	\$210	71.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$178	\$87	-50.8%	
Cash & balances due	\$31	\$22	-30.7%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$4		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$3		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$1,005	\$977	-2.8%	
Deposits	\$962	\$934	-2.9%	
Total other borrowings	\$37	\$37	0.0%	
FHLB advances	\$37	\$37	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$109	\$114	4.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.9%	--	
Tier 1 risk based capital ratio	14.3%	15.0%	--	
Total risk based capital ratio	15.5%	16.2%	--	
Return on equity <sup>1</sup>	9.8%	2.9%	--	
Return on assets <sup>1</sup>	1.0%	0.3%	--	
Net interest margin <sup>1</sup>	4.1%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.3%	37.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	5.0%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
<i>Construction &amp; development</i>	16.9%	17.2%	5.3%	0.2%
<i>Closed-end 1-4 family residential</i>	7.8%	7.6%	0.2%	0.1%
<i>Home equity</i>	4.7%	4.1%	1.8%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.7%	0.0%	2.7%	0.8%
<i>Commercial &amp; Industrial</i>	6.1%	1.4%	1.4%	0.7%
<i>Commercial real estate</i>	3.5%	5.2%	0.1%	0.1%
<i>Total loans</i>	7.3%	6.5%	1.3%	0.2%