

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

Point of Contact:	Bruce E. Thomas	RSSD: (For Bank Holding Companies)	3687046
UST Sequence Number:	113	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	17,680,000	FDIC Certificate Number: (For Depository Institutions)	8675
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	N/A
Date Funded (first funding):	December 18, 2008	City:	Glen Allen
Date Repaid ¹ :	N/A	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) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI 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/CDCI investment was deployed or how many CPP/CDCI 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/CDCI 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/CDCI funds were outstanding).

Increase lending or reduce lending less than otherwise would have occurred.

The Company continued targeted loan growth in 2011. Loans not covered by FDIC shared-loss agreements grew by \$19.2 million, or 3.6%, in 2011.

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

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.).

In 2011, for loans not covered by FDIC shared-loss agreements, commercial loans grew by \$27.8 million, or 62.6%, commercial real estate loans grew \$15.4 million, or 7.5%, multifamily by \$9.9 million, or 100.9% and agriculture by \$7.6 million, or 199.6%

Increase securities purchased (ABS, MBS, etc.).

Make other investments.

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

Increase reserves for non-performing assets.

The allowance for non-covered loans increased from 1.33% to 3.14% from 12/31/08 to 12/31/09 to 4.86% at 12/31/10. CPP funds gave the Company the ability during those years to bolster reserves and aggressively charge-off problem credits. Credit stabilized in 2011.

Reduce borrowings.

Increase charge-offs.

CPP capital enabled the Company to aggressively increase charged-off non-covered loans from \$980 thousand in 2008 to \$8.6 million in 2009 to \$20.1 million in 2010. In 2011 non-covered charged-off loans were \$12.8 million as credit began to stabilize.

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

Purchase another financial institution or purchase assets from another financial institution.

Empty response area for the first question.

Held as non-leveraged increase to total capital.

Empty response area for the second question.

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

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

With the economic downturn of 2008, and for the subsequent periods, the Company was able to use CPP funds as a capital buffer. This enabled the Company to bolster reserves and promptly recognize and resolve problem credits. The Company has made great strides in stabilizing credit issues and was able to avoid the issuance of shares of common stock as a capital buffer at a time when doing such would have caused severe dilution to current shareholders or even resulted in the sale of the Company. The Company is now contemplating strategies to return CPP funds. Despite the loss of regulatory capital, with the repayment of CPP funds, the effect would be the Company and subsidiary bank would remain "Well Capitalized".

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

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

In 2010 the Company made non-covered provisions for loan losses of \$26.5 million and in 2009 it made provisions of \$19.1 million. The capital infusion from CPP enabled the Company to take a proactive stance with regard to its level of allowance for loan losses. The proactive stance afforded the resolution of problem credits in an expedited manner. In 2011 credit stabilized as the Company saw its provision for loan losses decrease to a \$1.5 million from the levels mentioned in the preceding paragraph. Charged-off loans declined five consecutive quarters with the period ending 12/31/11 and were \$12.8 million in 2011 compared with \$20.1 million in 2010. Loans deemed impaired have declined from \$56.5 million at 12/31/09 to \$35.2 million at 12/31/11.

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Community Bankers Trust Corporation

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

A large, empty rectangular box with a black border, intended for the respondent to provide a detailed description of actions taken with the capital infusion of CPP/CDCI funds.