

**COMMUNITY BANCSHARES, INC.**

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 3392443	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$79	\$89	13.7%	
Loans	\$70	\$71	0.7%	
<i>Construction &amp; development</i>	\$11	\$7	-31.9%	
<i>Closed-end 1-4 family residential</i>	\$7	\$8	9.4%	
<i>Home equity</i>	\$6	\$7	18.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-14.4%	
<i>Commercial &amp; Industrial</i>	\$6	\$7	17.8%	
<i>Commercial real estate</i>	\$38	\$39	2.9%	
Unused commitments	\$13	\$9	-29.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-25.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	13.5%	
Cash & balances due	\$3	\$12	364.1%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$71	\$82	15.0%	
Deposits	\$64	\$77	21.5%	
Total other borrowings	\$7	\$4	-42.9%	
FHLB advances	\$7	\$4	-42.9%	
<b>Equity</b>				
Equity capital at quarter end	\$8	\$8	2.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.7%	8.5%	--	
Tier 1 risk based capital ratio	9.7%	9.7%	--	
Total risk based capital ratio	10.8%	11.0%	--	
Return on equity <sup>1</sup>	0.6%	-0.5%	--	
Return on assets <sup>1</sup>	0.1%	0.0%	--	
Net interest margin <sup>1</sup>	4.4%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	778.9%	469.2%	--	
Loss provision to net charge-offs (qtr)	32.7%	213.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	2.7%	0.5%	0.4%
<i>Closed-end 1-4 family residential</i>	1.4%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.1%	0.3%	0.1%	0.0%