

COMMUNITY BANKERS TRUST CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3687046	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,029	\$1,240	20.5%	
Loans	\$523	\$730	39.4%	
<i>Construction & development</i>	\$140	\$164	17.8%	
<i>Closed-end 1-4 family residential</i>	\$115	\$243	111.5%	
<i>Home equity</i>	\$30	\$40	32.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$14	\$14	-3.4%	
<i>Commercial & Industrial</i>	\$44	\$40	-9.1%	
<i>Commercial real estate</i>	\$157	\$196	24.5%	
Unused commitments	\$106	\$89	-16.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$174	\$151	-13.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$114	\$140	22.7%	
Cash & balances due	\$118	\$32	-73.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$1		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$1		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$921	\$1,099	19.3%	
Deposits	\$864	\$1,032	19.5%	
Total other borrowings	\$38	\$46	21.4%	
FHLB advances	\$38	\$37	-2.4%	
Equity				
Equity capital at quarter end	\$108	\$141	30.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$50	NA	
Performance Ratios				
Tier 1 leverage ratio	6.1%	9.2%	--	
Tier 1 risk based capital ratio	9.2%	18.6%	--	
Total risk based capital ratio	10.3%	19.8%	--	
Return on equity ¹	2.8%	-12.2%	--	
Return on assets ¹	0.4%	-1.4%	--	
Net interest margin ¹	2.8%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	140.7%	27.5%	--	
Loss provision to net charge-offs (qtr)	146.4%	123.9%	--	
Net charge-offs to average loans and leases ¹	0.7%	3.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.3%	19.9%	0.0%	2.6%
<i>Closed-end 1-4 family residential</i>	1.0%	10.6%	0.0%	0.3%
<i>Home equity</i>	0.9%	1.9%	0.3%	0.0%
<i>Credit card</i>	0.0%	0.0%	262.5%	0.0%
<i>Other consumer</i>	0.2%	6.7%	1.1%	0.0%
<i>Commercial & Industrial</i>	0.5%	0.4%	1.0%	0.3%
<i>Commercial real estate</i>	0.5%	2.6%	0.0%	0.3%
<i>Total loans</i>	0.9%	9.1%	0.2%	0.8%