



COMMUNITY BANKERS

B A N K

Resourceful. Responsive. Reliable.

**Community Bankers' Bank
Midlothian, Virginia**

As of September 30, 2011

Capital Condition:

Well-Capitalized

Regulation F Capital Ratios:

Tier 1 Leverage Ratio:	9.94%
Tier 1 Risk-Based Capital Ratio:	16.32%
Total Risk-Based Capital Ratio:	17.60%

Per Regulation F, a bank is considered Well-Capitalized if:

1. Its Tier 1 Leverage Ratio is 5% or greater.
2. Its Tier 1 Risk-Based Capital Ratio is 6% or greater.
3. Its Total Risk-Based Capital Ratio is 10% or greater.

Key Statistics (Dollars in Thousands):

City	Midlothian
State	Virginia
Capital Category	1
Risk-Adjusted Capital Ratio	17.60%
Core Capital/Risk-Weighted Assets	16.32%
Core Capital/Adjusted Total Assets	9.94%
Non-Accruing Loans and Leases	\$ 1,792
Past Due 90 days Loans and Leases	\$ -
OREO/TL & OREO	\$ 2,486
Quarterly Return on Average Assets	0.76%
Quarterly Return on Average Equity	7.60%
Total Assets	\$ 145,997
Total Equity Capital	\$ 14,927
Loans to Foreign Governments	\$ -