

- *Non-interest bearing deposits grew \$16 million, or 12.4%, year-over-year. Total retail deposits grew \$80.0 million, or 8.1%, during the first nine months of 2017 and have grown \$157.6 million, or 17.4%, year-over-year.*
- *We continue to believe that value is more appropriately created by building long term relationships through trust and care than by simply buying market share. To this end, we remained disciplined in our pricing strategies and credit underwriting standards.*

Essex Bank Branch Locations:

Virginia	Bon Air	Maryland	Annapolis
	Burgess		Arnold
	Callao		Bowie
	Cumberland		Crofton
	Deep Run at Mayland		Rockville
	Fairfax		Rosedale
	Flat Rock		
	Goochland-Centerville		
	Goochland Courthouse		
	King William		
	Louisa		
	Lynchburg-Timberlake		
	Lynchburg LPO		
	Mechanicsville		
	Tappahannock-Prince Street		
	Tappahannock-Dillard Office		
	Virginia Center		
	West Broad Marketplace		
	West Point		
	Winterfield		

Investor Relations:

Corporate Secretary
Community Bankers Trust Corporation
9954 Mayland Drive, Suite 2100, Richmond, VA 23233
(804) 934-9999
www.cbtrustcorp.com

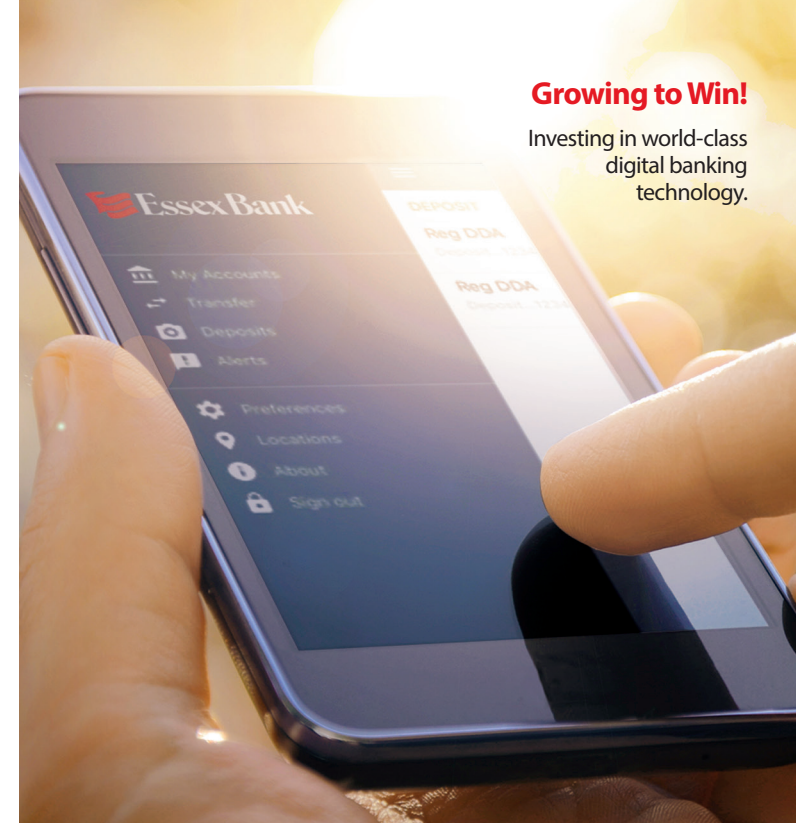
Stock Transfer Agent:

Continental Stock Transfer & Trust Company
1 State Street Plaza, New York, NY 10004
(212) 509-4000, ext. 536
(212) 509-5150 fax
www.continentalstock.com

Share Information:

Common stock (200,000,000 shares authorized \$0.01 par value; 22,047,833 shares issued and outstanding at September 30, 2017)

NASDAQ Capital Market: ESXB



Growing to Win!

Investing in world-class digital banking technology.

Community Bankers
Trust Corporation

Summary of Results Third Quarter, 2017

To our shareholders:

During the third quarter of 2017, the Company continued to build franchise value in the balance sheet. This was not easy in a quarter when interest rates fluctuated and economic news was inconsistent across many fronts. Additionally, there was some irrational pricing behavior from new competition in our core markets. We continue to believe that value is more appropriately created by building long term relationships through trust and care than by simply buying market share. To this end, we remained disciplined in our pricing strategies and credit underwriting standards.

This made for a weaker growth rate in total loans than we desired, but over time that discipline will add much value. Total non PCI loans grew \$25.9 million dollars for the quarter, which is 12.0% annualized. For the 12 months ended September 30, 2017, non PCI loans grew \$78.2 million, or 9.6%. This is a solid rate of growth, and the pipeline for new loans is much stronger as we head into the last quarter of 2017.

Our "Growing to Win" retail focus and branch expansion strategy are resulting in increases in core deposits to fund our growth in loans. Non-interest bearing deposits grew \$16.0 million, or 12.4%, year-over-year. Total retail deposits grew \$80.0 million, or 8.1%, during the first nine months of 2017 and have grown \$157.6 million, or 17.4%, year-over-year. Our two newest branches at West Broad Marketplace in Richmond and Timberlake Road in Lynchburg are off to exciting starts as West Broad had over \$30 million in total deposits at quarter end and Lynchburg had \$11 million in total deposits.

Our revamped mortgage group continues to gain momentum and is ahead of budget for noninterest income, but we need to improve in all areas of noninterest income going forward. Fees associated with transaction accounts continued to increase and should continue to grow total noninterest income, and therefore net income, over time.

Net income ended the quarter at \$2.4 million and was \$7.8 million year to date. While net income was slightly down quarter over quarter, most of the difference came from changes in income taxes. Net income was up 9.0% for the nine months ended September 30, 2017 compared to the same time period last year.

It has been an interesting year for banking in our region. The general economy is slower than expected, and interest rates have moved up and down and, with them, so has consumer confidence. Despite this environment, we continue to grow our balance sheet with quality loans through our diligence of developing strong relationships with our customers. I believe we will see more ups and downs in the coming year, but overall the value of the Company will continue to increase. We are excited for what has been accomplished in the first nine months of 2017 and look forward to the rest of the year. Once again, thank you all for your inspiration and support.

Rex L. Smith, III
President and CEO

Community Bankers
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Essex Bank

Summary Income Statements—Unaudited Condensed

(Dollars in thousands)

	For the three months ended			For the nine months ended	
	Sept. 30, 2017	June 30, 2017	Sept. 30, 2016	Sept. 30, 2017	Sept. 30, 2016
Interest income	\$ 13,389	\$ 13,220	\$ 12,407	\$ 39,557	\$ 36,578
Interest expense	2,363	2,246	1,904	6,690	5,729
Net interest income	11,026	10,974	10,503	32,867	30,849
Provision for loan losses	150	—	250	150	450
Net interest income after provision for loan losses	10,876	10,974	10,253	32,717	30,399
Noninterest income	1,165	1,188	1,345	3,506	4,061
Noninterest expense	8,706	8,536	8,278	25,693	24,538
Net income before income taxes	3,335	3,626	3,320	10,530	9,922
Income tax expense	919	692	862	2,687	2,726
Net income	\$ 2,416	\$ 2,934	\$ 2,458	\$ 7,843	\$ 7,196
EPS Basic	\$ 0.11	\$ 0.13	\$ 0.11	\$ 0.36	\$ 0.33
EPS Diluted	\$ 0.11	\$ 0.13	\$ 0.11	\$ 0.35	\$ 0.33
Return on average assets, annualized	0.75%	0.92%	0.82%	0.82%	0.81%
Return on average equity, annualized	7.80%	9.75%	8.60%	8.69%	8.65%

Consolidated Balance Sheets—Unaudited Condensed

(Dollars in thousands)

	Sept. 30, 2017	Dec. 31, 2016	Sept. 30, 2016
Assets			
Cash and cash equivalents	\$ 22,550	\$ 21,072	\$ 21,967
Securities	265,263	271,019	248,800
Net loans	926,564	878,570	855,296
Bank premises and equipment, net	29,469	28,357	27,805
Other real estate owned	2,710	4,427	4,905
Bank owned life insurance	27,911	27,339	27,140
Other assets	19,663	19,032	18,318
Total assets	\$ 1,294,130	\$ 1,249,816	\$ 1,204,231
Liabilities			
Deposits	\$ 1,078,382	1,037,294	967,324
Federal funds purchased	—	4,714	—
Federal Home Loan Bank advances	81,296	81,887	109,082
Long term debt	—	1,670	2,738
Other liabilities	10,029	9,715	10,358
Total liabilities	1,169,707	\$ 1,135,280	\$ 1,089,502
Shareholders' Equity			
Common stock	220	220	219
Additional paid in capital	147,453	146,667	146,504
Retained deficit	(23,285)	(31,128)	(33,854)
Accumulated other comprehensive income (loss)	35	(1,223)	1,860
Total shareholders' equity	124,423	114,536	114,729
Total liabilities and shareholders' equity	\$ 1,294,130	\$ 1,249,816	\$ 1,204,231
Closing Stock Price	\$ 9.20	\$ 7.25	\$ 5.42
Shares Issued and Outstanding	22,047,833	21,959,648	21,947,466