

- *Net income year to date is \$5.43 million or \$0.25 per share—a new record for a first six months period. This is an increase of \$689,000 or 14.5% over the same period of 2016.*
- *Deposit mix continued to show increasing positive momentum as noninterest bearing deposits grew \$22.8 million or 19.7% year over year.*
- *In the second quarter, we opened two new branch offices in Richmond and Lynchburg, bringing our branch total to 25.*

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; 22,037,221 shares issued and outstanding at June 30, 2017)

NASDAQ Capital Market: ESXB



Growing to Win!

Lynchburg office, opened June 19.

Community Bankers Trust Corporation

Summary of Results

Second Quarter, 2017

Community Bankers
 Trust Corporation

To our shareholders:

Last year, I reported to you that the Company posted the best earnings for the first six months of any year since formation in 2008, which was \$4.74 million for the first two quarters of 2016. For 2017, I am very pleased to report that we broke that record. Net income year to date is \$5.43 million or \$0.25 per share. This is an increase of \$689,000 or 14.5% over the same period of 2016.

The increase in earnings is attributable to increases in all of our core metrics. The Company continues positive growth in loans, deposits and noninterest income. Loans, excluding PCI balances, grew \$79.0 million year over year, which is just above 10%. Asset quality continues to improve, and therefore we had no need to add to the allowance for loan losses in the second quarter. The pipeline for new loans is strong in all loan categories as we head into the third quarter.

The margin also remained strong at 3.83% for the first six months of 2017, which is slightly higher than the percentage for the same period of 2016. Yields on loans increased, but was offset by increases in the cost of deposits. Some of that increase is attributable to several promotions we launched to help reduce our overall use of non-core funding. Deposit mix continued to show increasing positive momentum as noninterest bearing deposits grew \$22.8 million or 19.7% year over year.

In the second quarter, we opened two new branch offices in Richmond and Lynchburg, bringing our branch total to 25. The Richmond office is in the new West Broad Marketplace in the rapidly growing area of Short Pump. Lynchburg is our first branch office in that market, although we have operated a very successful loan production office there for several years. Both offices are off to a great start, beating our original growth projections. We also signed a ground lease to build our new-style branch in the Stonehenge Village shopping center adjacent to the new Wegmans grocery store in Midlothian. It is scheduled to open in the spring of 2018 and will round out our presence in a key market in central Virginia.

Our revamped mortgage group continues to gain momentum and is ahead of budget for noninterest income. When you combine that income with increases in the number of transaction accounts and the fees associated with them, it will increase our total noninterest income over time.

Our capital ratios continue to be strong as the ratio of total risk-based capital was up to 13.5% as of June 30, 2017. All capital ratios exceed the regulatory requirements to be considered well capitalized.

We have experienced a lot of changes in the banking landscape in our core markets. New banks are entering, and old familiar faces are being merged out of the picture. Through it all we have remained true to our mission of building relationships with our customers. While this takes time and may cause short term declines in some growth rates, in the long run we will be successful in building the value you deserve. We are excited for what we can accomplish for the remainder of 2017. As always, we appreciate your support and encouragement.

Rex L. Smith, III
President and CEO

Community Bankers
Trust Corporation

Essex Bank

Summary Income Statements—Unaudited Condensed

(Dollars in thousands)

	For the three months ended			For the six months ended	
	June 30, 2017	March 31, 2017	June 30, 2016	June 30, 2017	June 30, 2016
Interest income	\$ 13,220	\$ 12,948	\$ 12,133	\$ 26,168	\$ 24,171
Interest expense	2,246	2,081	1,900	4,327	3,825
Net interest income	10,974	10,867	10,233	21,841	20,346
Provision for loan losses	—	—	200	—	200
Net interest income after provision for loan losses	10,974	10,867	10,033	21,841	20,146
Noninterest income	1,188	1,153	1,395	2,341	2,716
Noninterest expense	8,536	8,451	8,229	16,987	16,260
Net income before income taxes	3,626	3,569	3,199	7,195	6,602
Income tax expense	692	1,076	881	1,768	1,864
Net income	\$ 2,934	\$ 2,493	\$ 2,318	\$ 5,427	\$ 4,738
EPS Basic	\$ 0.13	\$ 0.11	\$ 0.11	\$ 0.25*	\$ 0.22
EPS Diluted	\$ 0.13	\$ 0.11	\$ 0.11	\$ 0.24	\$ 0.22
Return on average assets, annualized	0.92%	0.82%	0.79%	0.86%	0.81%
Return on average equity, annualized	9.75%	8.74%	8.36%	9.16%	8.68%

*Earnings per share were \$0.134 in the second quarter of 2017 and \$0.113 in the first quarter of 2017, resulting in six months 2017 EPS of \$0.247, thus rounding to \$0.25.

Consolidated Balance Sheets—Unaudited Condensed

(Dollars in thousands)

	June 30, 2017	December 31, 2016	June 30, 2016
Assets			
Cash and cash equivalents	\$ 41,402	\$ 21,072	\$ 18,194
Securities	267,305	271,019	261,680
Loans held for sale	—	—	1,763
Net loans	902,747	878,570	829,864
Bank premises and equipment, net	29,771	28,357	27,654
Other real estate owned	2,387	4,427	4,898
Bank owned life insurance	27,723	27,339	26,941
Other assets	19,172	19,032	18,528
Total assets	\$ 1,290,507	\$ 1,249,816	\$ 1,189,522
Liabilities			
Deposits	\$ 1,082,885	\$ 1,037,294	\$ 957,014
Federal funds purchased	—	4,714	12,301
Federal Home Loan Bank advances	76,494	81,887	94,274
Other liabilities	9,371	11,385	13,702
Total liabilities	1,168,750	1,135,280	1,077,291
Shareholders' Equity			
Common stock	220	220	219
Additional paid in capital	147,250	146,667	146,273
Retained deficit	(25,701)	(31,128)	(36,312)
Accumulated other comprehensive income (loss)	(12)	(1,223)	2,051
Total shareholders' equity	121,757	114,536	112,231
Total liabilities and shareholders' equity	\$ 1,290,507	\$ 1,249,816	\$ 1,189,522
Closing Stock Price	\$ 8.25	\$ 7.25	\$ 5.18
Shares Issued and Outstanding	22,037,221	21,959,648	21,911,300