

- **Previously unmatched earnings continued as the Company posted net income of \$2.5 million, an increase of 6.0% from \$2.3 million for the second quarter this year. Net income for the nine months ended September 30, 2016 was \$7.2 million.**
- **Non-PCI loan growth for the quarter was \$26.8 million, an increase in growth of \$7.3 million over the previous quarter.**
- **The net interest margin remained consistent at 3.82%, an increase of seven basis points over the third quarter of 2015.**
- **Shareholders' equity increased \$10.2 million, or 9.8%, from year end 2015.**

Essex Bank Branch Locations:

Virginia

Bon Air	King William
Burgess	Louisa
Callao	Lynchburg (LPO)
Centerville	Mechanicsville
Cumberland	Prince Street
Deep Run at Mayland	Tappahannock
Fairfax	Virginia Center
Flat Rock	West Point
Goochland Courthouse	Winterfield

Maryland

Annapolis	Crofton
Arnold	Rockville
Bowie	Rosedale

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
 17 Battery Place, 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; 21,947,466 shares issued and outstanding at September 30, 2016)

NASDAQ Capital Market: ESXB



1st Annual "Growing To Win" Meeting of all Essex Bank associates, October 10, 2016.

Summary of Results

Third Quarter, 2016

Community Bankers
 Trust Corporation

To our shareholders:

Last quarter, I stated that the Company had posted the best earnings for the first six months of any year since its formation in 2008. The third quarter continued that trend of previously unmatched earnings as the Company posted net income of \$2.5 million. This was an increase of 6.0% from \$2.3 million for the second quarter this year. Net income for the nine months ended September 30, 2016 was \$7.2 million. Last year, the Company posted a net loss in the third quarter because of the termination of the shared loss agreements with the FDIC.

The increase in earnings is driven by consistent delivery of our core values with respect to customer service, as part of our internal Growing To Win campaign. The Company continues positive organic growth in both loans and deposits. Non-PCI loan growth for the quarter was \$26.8 million, an increase in growth of \$7.3 million over the previous quarter. A majority of that growth came in the commercial loan portfolio, thus adding to the diversity in our loan mix and rate composition. Since September 30, 2015, non-PCI loans have grown \$118.8 million, or 17.1%. The net interest margin remained consistent at 3.82%, an increase of seven basis points over the third quarter of 2015.

During 2016, loan growth has been fueled by an increase of 34.4%, or \$39.4 million, in noninterest bearing deposits and by a \$33.7 million decline in securities. The growth in demand deposits and low cost NOW deposits held interest expense flat during 2016. Continued growth in our checking account relationships is a major focus of the Company as we head toward the end of 2016.

Shareholders' equity was \$114.7 million at September 30, 2016.

Shareholders' equity increased \$10.2 million, or 9.8%, from year end 2015. All capital ratios exceed the regulatory requirements to be considered well capitalized.

The third quarter is always a very busy time, as we look back at what we have accomplished so that we can look forward and plan for the next year. We should achieve most of the goals we set for 2016, but we are not complacent as we look to the future. As a team, we continue to work hard to increase our rate of earnings growth so that we continue to build value for our shareholders. We thank you for your support so far and look forward to great results for the remainder of 2016.

Rex L. Smith, III
President and CEO

Summary Income Statements—Unaudited Condensed

(Dollars in thousands)

	For the three months ended			For the nine months ended	
	Sept. 30, 2016	June 30, 2016	Sept. 30, 2015	Sept. 30, 2016	Sept. 30, 2015
Interest income	\$ 12,407	\$ 12,133	\$ 11,723	\$ 36,578	\$ 35,706
Interest expense	1,904	1,900	1,878	5,729	5,613
Net interest income	10,503	10,233	9,845	30,849	30,093
Provision for loan losses	250	200	—	450	-
Net interest income after provision for loan losses	10,253	10,033	9,845	30,399	30,093
Noninterest income	1,345	1,395	1,253	4,061	3,856
Noninterest expense	8,278	8,229	23,029	24,538	41,991
Net income (loss) before income taxes	3,320	3,199	(11,931)	9,922	(8,042)
Income tax expense (benefit)	862	881	(4,215)	2,726	(3,331)
Net income (loss)	\$ 2,458	\$ 2,318	\$ (7,716)	\$ 7,196	\$ (4,711)
EPS Basic	\$ 0.11	\$ 0.11	\$ (0.35)	\$ 0.33	\$ (0.21)
EPS Diluted	\$ 0.11	\$ 0.11	\$ (0.35)	\$ 0.33	\$ (0.21)
Return on average assets, annualized	0.82%	0.79%	(2.67%)	0.81%	(0.41%)
Return on average equity, annualized	8.60%	8.36%	(28.44%)	8.65%	(4.31%)

Consolidated Balance Sheets—Unaudited Condensed

(Dollars in thousands)

	Sept. 30, 2016	Dec. 31, 2015	Sept. 30, 2015
Assets			
Total cash and cash equivalents	\$ 21,967	\$ 16,969	\$ 12,437
Total securities	248,800	288,171	314,303
Loans held for resale	—	2,101	673
Net loans	855,296	797,636	743,890
Bank premises and equipment, net	27,805	27,488	29,811
Other real estate owned	4,905	5,490	5,858
Bank owned life insurance	27,140	21,620	21,466
Other assets	18,318	21,082	20,747
Total assets	\$ 1,204,231	\$ 1,180,557	\$ 1,149,185
Liabilities			
Deposits	\$ 967,324	\$ 945,519	\$ 933,565
Federal Home Loan Bank advances	109,082	95,656	95,844
Other liabilities	13,096	34,895	16,821
Total liabilities	1,089,502	1,076,070	1,046,230
Shareholders' Equity			
Common stock	219	219	218
Additional paid in capital	146,504	145,907	145,751
Retained deficit	(33,854)	(41,050)	(43,264)
Accumulated other comprehensive income (loss)	1,860	(589)	250
Total shareholders' equity	114,729	104,487	102,955
Total liabilities and shareholders' equity	\$ 1,204,231	\$ 1,180,557	\$ 1,149,185
Closing Stock Price	\$ 5.42	\$ 5.37	\$ 5.01
Shares Issued and Outstanding	21,947,466	21,866,944	21,848,489