

Community Bankers Trust Corporation



**Rodman & Renshaw
Annual Global
Investment Conference
September 11, 2009**

Positioning for the Future

Forward-Looking Statements

The presentation of Community Bankers Trust Corporation may include forward-looking statements, within the meaning of the Private Securities Litigation Reform Act of 1995, that are subject to risks and uncertainties. These forward-looking statements include, without limitation, statements with respect to the Company's operations, growth strategy and goals. Actual results may differ materially from those included in the forward-looking statements due to a number of factors. These factors and additional risks and uncertainties are described in the Company's Annual Report on Form 10-K for the year ended December 31, 2008 and other reports that the Company files with or furnishes to the Securities and Exchange Commission.

Community Bankers Trust Corporation

Community Bankers Trust Corporation (NYSE AMEX “BTC”)

- ❑ A single bank holding company
- ❑ Headquartered in Greater Richmond, Virginia
- ❑ Market cap of approximately \$70 million as of September 8, 2009
- ❑ \$1.3 billion in total assets as of June 30, 2009
- ❑ \$1.1 billion in total deposits (predominately locally generated)
- ❑ \$808 million in total loans
 - \$552 million loans not covered by FDIC guarantee; all in market loans
 - \$256 million covered by FDIC guarantee
- ❑ \$356 million in total securities, IBB's and FFS
- ❑ Loan to deposit ratio of 51.7%, excluding covered assets
- ❑ Total capital ratio over 11.6%

Community Bankers

Trust Corporation

Operating 25 Retail Branches

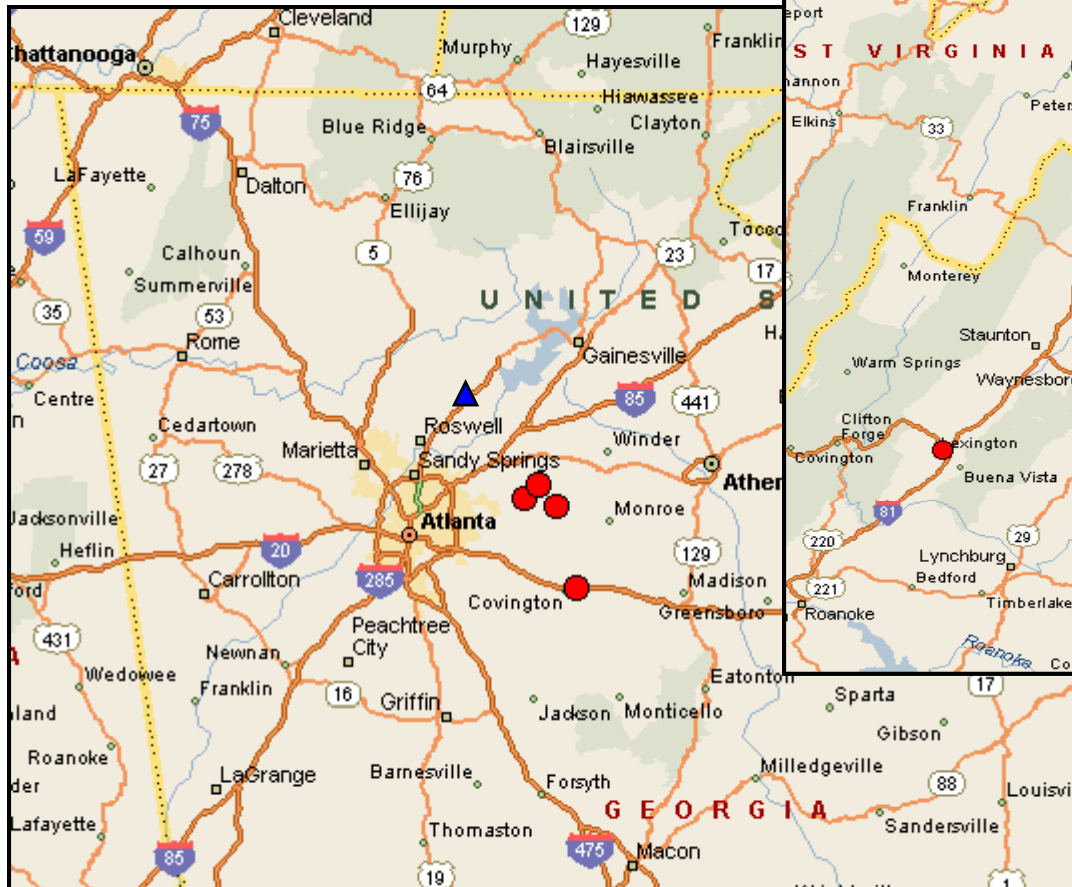
- ❑ 14 in Greater Central Virginia stretching from the Chesapeake Bay through Richmond to the Shenandoah Valley
- ❑ 4 in northeastern outskirts of Greater Atlanta, Georgia market
 - Gwinnett, Walton, and Newton counties
- ❑ 7 in Greater Baltimore-Washington Corridor
- ❑ 1 LPO in Fairfax County, Northern Virginia market
- ❑ 1 LPO in Forsyth County, North Georgia market
- ❑ 269 total full time employees; \$4.8 million assets per FTE

Community Bankers Trust Corporation

Positioning for the Future

Virginia and Maryland

Georgia



Community Bankers Trust Corporation

Demographics of Our Markets

	BTC Market Demographics			
	Virginia	Maryland	Georgia	National
Median HH Income 2008 (\$)	60,367	74,465	63,554	54,749
Projected HH Income Change 2008-2013 (%)	12.6	14.8	16.5	17.0
Projected Population Change 2008-2013 (%)	11.9	3.7	23.4	6.3
Unemployment (%)	7.4	6.7	9.7	9.5

Source: SNL Financial data as of June 30, 2008
 Unemployment data projected as of June 2009 per US Bureau of Labor and Statistics
 State demographics represent BTC's deposit weighted counties of operation

Community Bankers Trust Corporation

Deposit Market Share – Zip Codes of Operation

Rank	Institution	Branch Count	Deposits (\$000)	Market Share (%)
1	Wells Fargo & Co. (CA)	22	1,455,737	14.50
2	Community Bankers Trust Corp (VA)	25	1,092,347	10.88
3	Bank of America Corp. (NC)	17	915,301	9.12
4	BB&T Corp. (NC)	19	852,689	8.49
5	SunTrust Banks Inc. (GA)	20	715,676	7.13
6	Capital One Financial Corp. (VA)	9	522,593	5.20
7	M&T Bank Corp. (NY)	15	436,056	4.34
8	Village Bank & Trust Finl Corp (VA)	6	280,679	2.80
9	Eastern Virginia Bankshares (VA)	6	266,344	2.65
10	Synovus Financial Corp. (GA)	3	257,746	2.57
11	PNC Financial Services Group (PA)	7	250,802	2.50
12	Central Virginia Bankshares (VA)	4	241,180	2.40
13	Brand Group Holdings Inc. (GA)	2	223,041	2.22
14	Union Bankshares Corp. (VA)	11	198,218	1.97
15	C&F Financial Corp. (VA)	4	148,361	1.48
Top 15		170	7,856,770	78.24
Totals		235	10,041,243	100.00

Source: SNL Financial data as of June 30, 2008; pro forma for pending and recently completed acquisitions
Market includes only BTC's zip codes of operation

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Management: Building a Multi-Billion Dollar Platform of Experience

Name	Title	Age	Years with BTC	Additional Information
Alexander F. Dillard, Jr.	Chairman	70	27	Formerly chairman of BOE Financial Services of Virginia, Inc.; Director since 1982
George M. Longest, Jr.	President and Chief Executive Officer	49	20	Formerly President and CEO of BOE Financial Services of Virginia, Inc. and Bank of Essex
Gary A. Simanson	Vice Chairman / Chief Strategic Officer	48	4	Founder and former President, CEO and CFO; Managing Director, First Capital Group, LLC
Bruce E. Thomas	Chief Financial Officer	45	19	Formerly CFO of BOE Financial Services of Virginia, Inc. and Bank of Essex
Patrick J. Tewell	Chief Accounting Officer	44	2	Formerly CFO of TransCommunity Financial Corporation and former bank regulator
M. Andrew McLean	President, Essex Bank	54	8	Formerly President of TransCommunity Bank, N.A.
William E. Saunders, Jr.	Chief Risk Officer	46	5	Formerly Chief Risk Officer of BOE Financial Services of Virginia, Inc. and Bank of Essex; former bank regulator
Suzanne S. Rennolds	Senior Vice President – Director of Human Resources	59	28	Formerly Senior Vice President – Director of Human Resources for BOE Financial Services of Virginia, Inc. and Bank of Essex

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Management: New Hires

- ❑ 5 members of management formerly served as Presidents at other community banks
- ❑ 4 members of management formerly served as CFOs at other community banks

Name	Title	Additional Information
Rex L. Smith III	Chief Administrative Officer	Previously served as President and CEO for Bank of Richmond
Lawrence N. Ashworth	Chief Credit Officer	Previously served as CCO for Bank of Richmond
Mary B. Randolph	Director of Commercial Credit Admin.	Previously served as Senior Loan Operations Officer for Bank of Richmond
William O. Turner	Chief Internal Auditor	Previously served as Chief Internal Auditor for First Charter
John M. Oakey III	Senior Legal Counsel / Corporate Secretary	Previously served as Assistant General Counsel for Circuit City Stores and Partner at Williams Mullen law firm
Heather D. Skigen	Chief Special Assets Officer	Previously served as Special Assets Officer for Bank of America
Richard L. Oppitz, Jr.	Market President, Maryland	Previously member of the office of the Chairman and Chief Credit Officer of Provident
Rocklyn E. Hunt	Market President, Georgia	Previously President of the North Georgia region at Regions Bank
Matthew D. White	Director of Treasury Mgmt and ALCO	Previously served as CFO for Bank of Richmond
Jeffrey R. Cantrell	Senior Financial Officer, Georgia	Previously served as SFO of the North Georgia region at Regions Bank

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Corporate Culture

- ❑ Traditional community bank focused on customer relationships and personalized customer service
- ❑ 80 plus year history
- ❑ Seek modest internal core growth
- ❑ Focused on core deposit gathering
 - Not reliant on brokered CDs or FHLB borrowings
- ❑ Conservative credit culture concentrating on lending in local markets
 - Avoid participations and out-of-market lending
- ❑ Strong relationship within each community that we operate
- ❑ Team approach to management (biggest success this year)
- ❑ Striving to obtain efficiencies through integration, consolidation and centralized credit review and administration
- ❑ Conservative balance sheet designed for liquidity and flexibility, positioned for the future
- ❑ Management is focused on building long-term shareholder value, transparency, communication

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Strategic Plan

- ❑ Dual strategy of
 - operating a core community bank with modest and controlled internal core growth
 - merging with or acquiring core community banks in the greater Mid-Atlantic region that meet our value proposition to build a broader, diversified, efficiently operated franchise focused on core community banking.

- ❑ A model with disciplined pricing and conservative execution expectations

Community Bankers Trust Corporation

Building a Preeminent Franchise

TransCommunity Financial Corp ⁽¹⁾

Announce Date: 9/5/2007

Assets: \$215MM

Deposits: \$184MM

P/TBook: 161%

CD Prem: 14.9%

BOE Financial Services ⁽¹⁾

Announce Date: 12/13/2007

Assets: \$295MM

Deposits: \$241MM

P/TBook: 178%

CD Prem: 12.0%

Community Bank

Announce Date: 11/21/2008

Assets: \$84MM

Deposits: \$611MM

Bid: 1.36% CD Prem

Suburban Federal Savings Bank

Announce Date: 1/30/2009

Assets: \$348MM

Deposits: \$302MM

Bid: Negative \$45MM
Created one time gain
of \$21MM

(1) SNL Financial, data at announcement

Explanation of Cost Share with FDIC and Accounting Items

- ❑ On January 30, 2009, Essex Bank acquired certain operations of Suburban Federal Savings Bank (“SFSB”) of Crofton, Maryland, in an FDIC-assisted transaction.
- ❑ The acquisition included approximately \$303 million in core deposits and \$320 million in loans and foreclosed real estate⁽¹⁾.
 - Loans and foreclosed real estate acquired were recorded at fair value: loans of \$278,507,000 and foreclosed real estate of \$17,820,000.
 - A 100% independent loan review was performed on the acquired portfolio.
 - The SFSB transaction included a shared-loss agreement with the FDIC for 80% of covered assets acquired up to a \$118 million loss total.
 - If losses incurred are over \$118 million, they will be covered at a rate of 95%.
 - Essex Bank recorded the covered assets at fair value on the transaction date, representing a net discount of \$23.8 million.

BTC’s bid was negative \$45MM for SFSB’s operations.

Fair value adjustments at acquisition:

Discount on loans, net	(21,757,000)
Decrease in other real estate owned	(2,023,000)
Core deposit intangible	2,158,000
Settlement receivable with the FDIC	(663,000)
Increase in certificates of deposit	<u>(1,455,000)</u>

Net assets acquired, pre-tax	<u>\$21,260,000</u>
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(1) Reflects full mark to market adjustments, FDIC write up adjustments, and Bank of Essex write up adjustments from anticipated credit exposure

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Summary of Material Accounting Items

SFSB Loans Acquired from FDIC	Initial Value	FM Value Write Down	Market Value	FDIC Loss Recovery	Fair Value including FDIC Recovery	Essex Bank Portion Applied Against Discount
Total Loans	\$ 300,264	\$ 108,786	\$ 191,478	\$ 87,029	\$ 278,507	\$ (21,757)
Other Real Estate	19,844	10,117	9,727	8,093	17,820	(2,023)
	<u>\$ 320,108</u>	<u>\$ 118,903</u>	<u>\$ 201,205</u>	<u>\$ 95,122</u>	<u>\$ 296,327</u>	<u>\$ (23,780)</u>

- Loans and ORE acquired from the FDIC from Suburban Federal were purchased at their initial book value, written down to their fair value at the time of acquisition and then adjusted to reflect the FDIC Loss Recovery. Essex Bank then took this Recorded Fair Value and applied, from its negative bid of \$45 million, its portion of the Fair Market Value adjustment of \$23.8 million to derive the Net Fair Market Value of \$296.3 million.
- For the loans acquired from the FDIC, under a loss-share agreement, the Company will record income on impaired loans based on the expected cash flows of the loan, under the guidance of SOP 03-3, recognizing an "accretible yield" and that there is a "non-accretible" difference between contractual and expected cash flows. Non-impaired loans accrete income under the contractual terms of the loan. Preliminarily, the Company will accrete non-impaired loans up from the recorded fair value to the acquired principal value over the life of the loan, subject to the future issuance of formal guidance.

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Balance Sheet

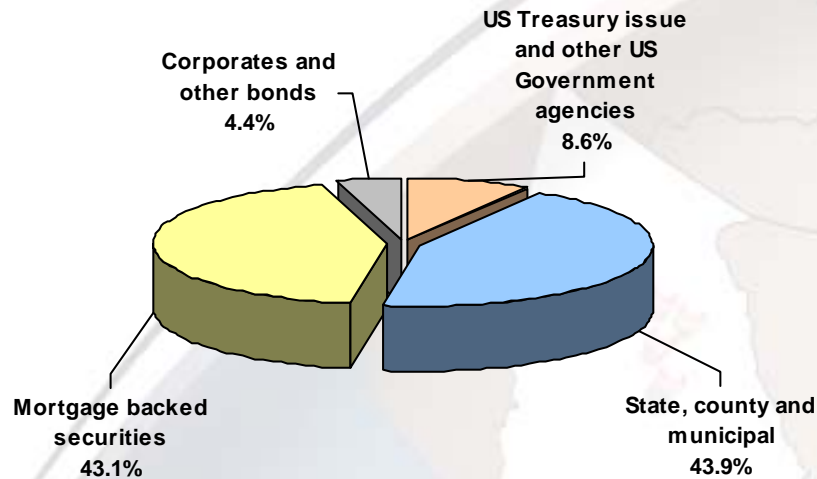
<i>Data in \$000s as of 6/30/2009</i>					
	VA	MD	GA	Parent	Total
Assets	\$ 909,365	\$ 307,553	\$ 62,122	\$ 4,798	\$ 1,283,838
Loans					
Total Loans	\$ 531,508	\$ -	\$ 19,541	\$ 750	\$ 551,799
Allowance	(11,801)	-	(384)	-	(12,185)
Net Loans	<u>519,707</u>	<u>-</u>	<u>19,157</u>	<u>750</u>	<u>539,614</u>
Covered Assets	-	255,738	-	-	255,738
Net Loans and Covered Assets	519,707	255,738	19,157	750	795,352
Past Due >90 Days Accruing	514	-	-	-	514
Nonaccruing Loans	24,482	-	-	-	24,482
Other Real Estate Owned	864	-	-	-	864
Nonperforming Assets	<u>25,860</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>25,860</u>
Covered Past Due >90 Days Accruing	-	714	-	-	714
Covered Nonaccruing Loans	-	64,238	-	-	64,238
Covered Real Estate Owned	-	21,525	-	-	21,525
Covered Nonperforming Assets	<u>-</u>	<u>86,477</u>	<u>-</u>	<u>-</u>	<u>86,477</u>
Deposits					
Demand	\$ 45,929	\$ 1,600	\$ 12,415	\$ -	\$ 59,944
Money Market	56,636	-	13,491	-	70,127
NOW	53,651	54,271	27,379	-	135,301
Certificates	206,511	217,219	119,599	-	543,329
Certificates > \$100K	124,341	-	75,689	-	200,030
Other	35,651	18,110	4,955	-	58,716
Totals	<u>522,719</u>	<u>291,200</u>	<u>253,528</u>	<u>-</u>	<u>1,067,447</u>
FHLB Borrowings	\$ 37,000	\$ -	\$ -	\$ -	\$ 37,000
Average yield on loans					6.67%
Average cost of deposits					2.51%
Net Interest Spread (YTD)					2.99%
Net Interest Margin (YTD)					3.29%

Asset quality data includes covered assets

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Highly Liquid

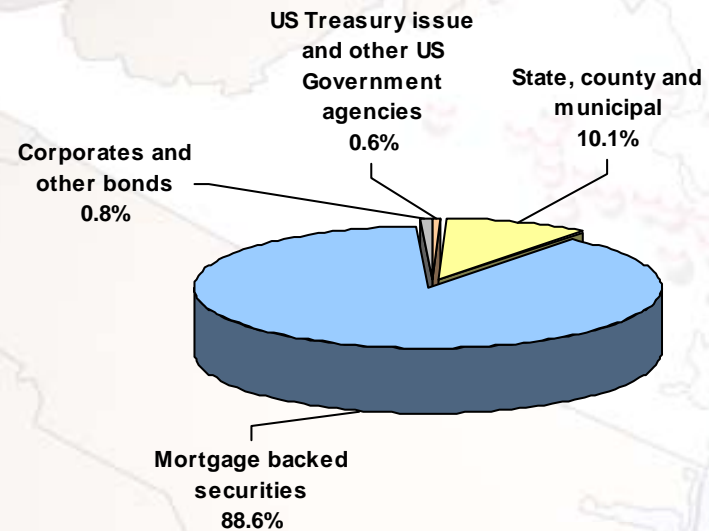
Avail. For Sale Securities Portfolio – 6/30/2009



Total Portfolio: \$179MM

Average Maturity: 4.83 years

Held to Maturity Securities Portfolio – 6/30/2009



Total Portfolio: \$143MM

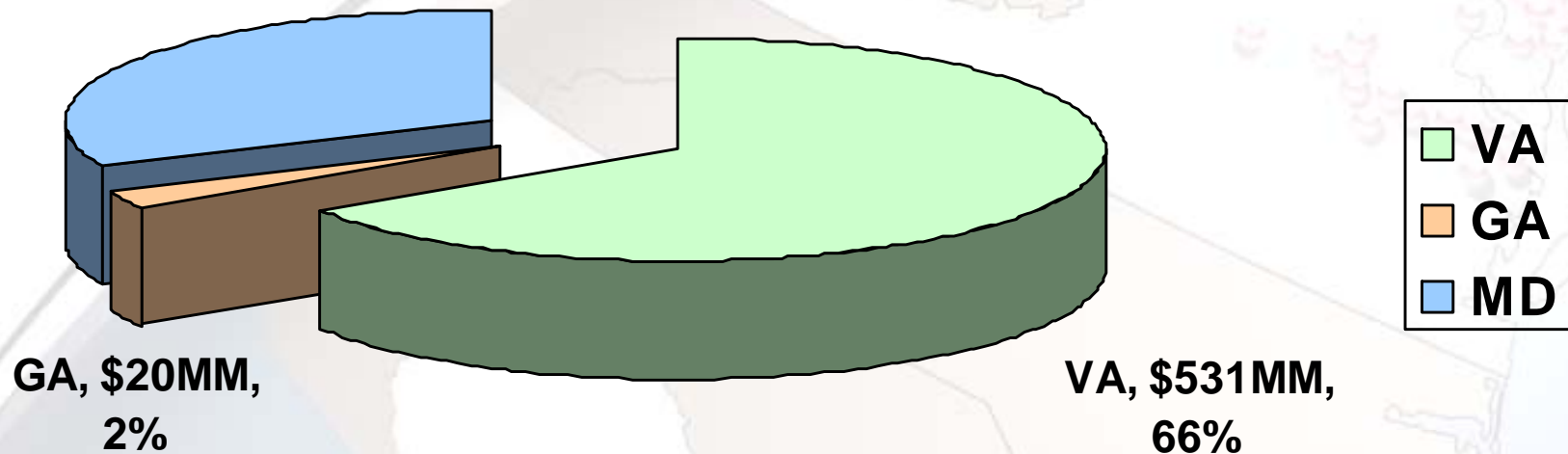
Average Maturity: 5.21 years

2Q2009 Average Yield on Securities: 4.2%

Loan Composition: Geographical Breakdown

Loan Portfolio – 6/30/2009

MD, \$256MM,
32%



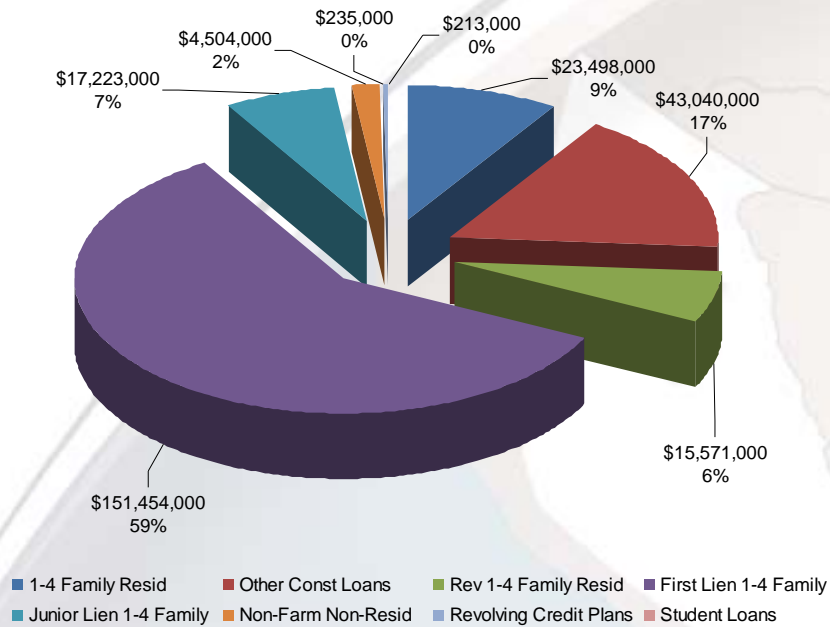
Average yield: 6.67%*

* Data as of Q2 2009; does not include loans covered by FDIC loss share

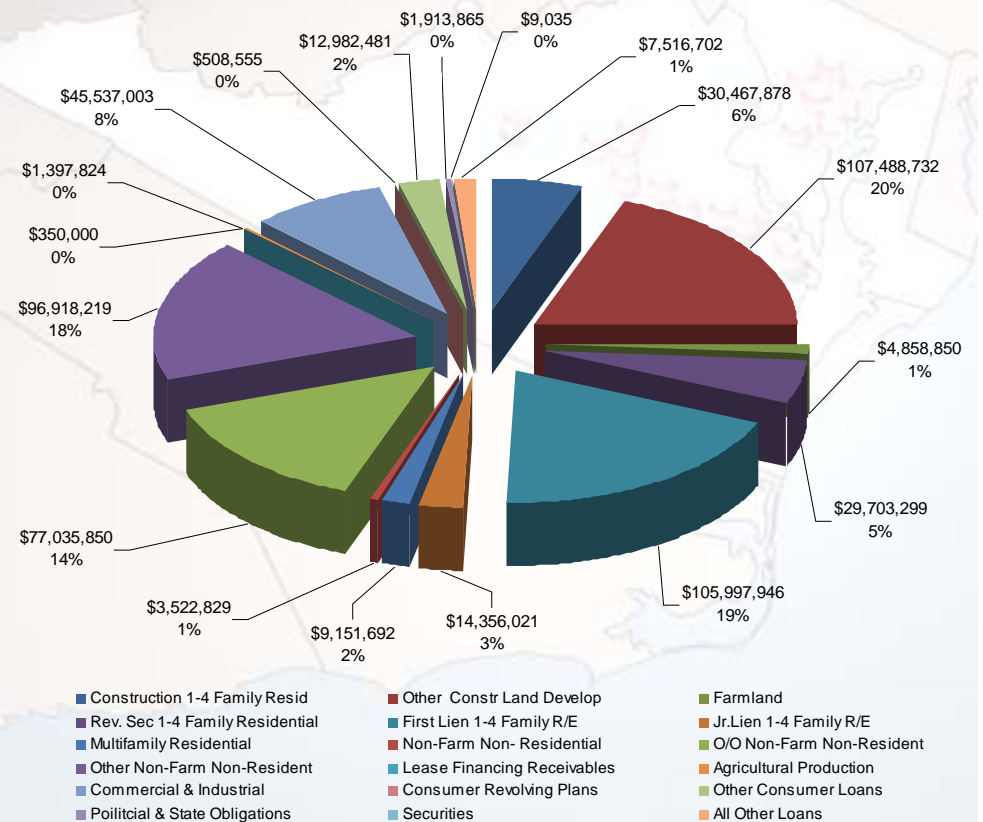
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Loan Composition

Essex Bank MD (Covered Assets) Loan Portfolio Breakdown June 30, 2009



Essex Bank VA & GA Loan Portfolio Breakdown June 30, 2009



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Credit Quality

Numbers in \$000s; as of 6/30/2009

	MD	GA	VA	FDIC Covered Assets	Loans Not Covered by FDIC	FDIC Covered Assets %	Noncovered Assets %	Consolidated
Nonaccrual loans	\$64,238	\$0	\$24,482	\$64,238	\$24,482	72.4%	27.6%	\$88,720
Loans past due over 90 days	714	0	514	714	514	58.1%	41.9%	1,228
Other real estate owned	21,525	0	864	21,525	864	96.1%	3.9%	22,389
Total nonperforming assets	\$86,477	\$0	\$25,860	\$86,477	\$25,860	77.0%	23.0%	\$112,337

Numbers in \$000s; as of 6/30/2009

Non-Covered Asset Ratios	Numerator	Denominator	Ratio	Peer
Nonaccrual loans / total loans	\$24,482	\$551,799	4.4%	2.5%
Allowance for loan losses / loans	12,185	551,799	2.2%	1.6%
Allowance for loan losses / nonaccrual loans	12,185	24,482	49.8%	59.2%
Nonperforming assets / loans & other real estate	25,860	552,663	4.7%	3.1%
Allowance for loan losses / NPLs	12,185	24,996	48.7%	60.8%

Peer data represents the median value of public banks and thrifts in GA, SC, NC, VA, MD, WV with assets between \$500MM and \$5B

Community Bankers Trust Corporation

Non-Accruals by Category

Essex Bank MD (Covered Assets) Non-Accruals Breakdown June 30, 2009

Category	Total Loans	Total Non-Accrual	
1-4 Family Const	\$ 23,498,000	\$ 7,095,113	30.19%
Other Const Loans	43,040,000	35,722,508	83.00%
Secured by Farmland	-	-	0.00%
Rev 1-4 Family Resid	15,571,000	-	0.00%
First Lien 1-4 Family	151,454,000	18,939,833	12.51%
Junior Lien 1-4 Family	17,223,000	2,478,340	14.39%
Non-Farm Non-Resid	4,504,000	180,529	4.01%
Revolving Credit Plans	235,000	-	0.00%
Student Loans	213,000	2,261	1.06%
Totals	\$ 255,738,000	\$ 64,238,000	25.1%

Essex Bank VA & GA Non-Accruals Breakdown June 30, 2009

Category	Total Loans	Total Non-Accrual	
Construction 1-4 Family Resid	\$ 30,467,878	\$ 2,311,000	7.59%
Other Constr Land Develop	107,488,732	11,831,000	11.01%
Farmland	4,858,850	-	0.00%
Rev. Sec 1-4 Family Residential	29,703,299	12,000	0.04%
First Lien 1-4 Family R/E	105,997,946	2,556,000	2.41%
Jr.Lien 1-4 Family R/E	14,356,021	618,000	4.30%
Multifamily Residential	9,151,692	-	0.00%
Non-Farm Non- Residential	3,522,829	-	0.00%
O/O Non-Farm Non-Resident	77,035,850	4,087,000	5.31%
Other Non-Farm Non-Resident	96,918,219	2,617,000	2.70%
Lease Financing Receivables	350,000	-	0.00%
Agricultural Production	1,397,824	-	0.00%
Commercial & Industrial	45,537,003	-	0.00%
Consumer Revolving Plans	508,555	-	0.00%
Other Consumer Loans	12,982,481	-	0.00%
Poilitcial & State Obligations	1,913,865	-	0.00%
Securities	9,035	-	0.00%
All Other Loans	9,598,921	450,000	4.69%
Totals	\$ 551,799,000	\$ 24,482,000	4.4%

Community Bankers Trust Corporation

Recent Deposit Trends



Virginia

Maryland

Georgia

BTC Deposits (\$ Millions)
Percentage of BTC Total

\$522.7
49.0%

\$291.2
27.3%

\$253.5
23.7%

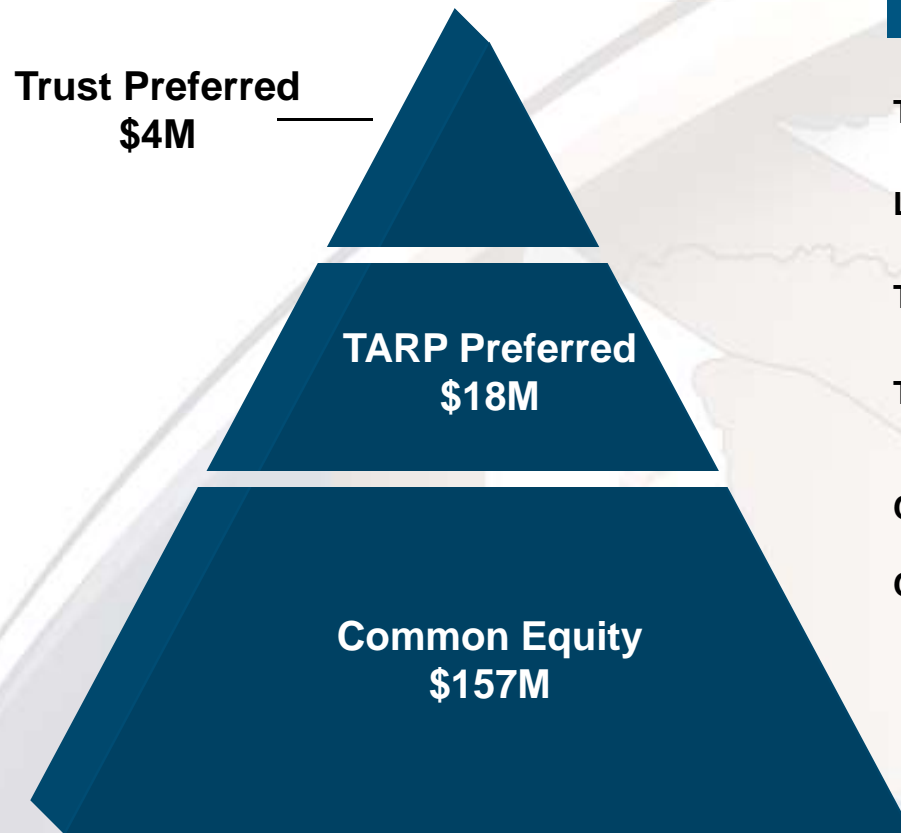
BTC Consolidated Deposits (\$MM)



Data as of Q2 2009

Community Bankers Trust Corporation

Capital Components



	6/30/2009 BTC	6/30/2009 Geographic Peers
TCE / TA	8.08%	6.55%
Leverage Ratio	9.08%	9.39%
Tier 1 RBC Ratio	16.48%	11.93%
Total RBC Ratio	17.61%	13.14%
Common Book Value	\$ 6.11	
Common Tangible Book Value	\$ 4.65	

Source: SNL Financial

Peer data represents the median value of public banks and thrifts in GA, SC, NC, VA, MD, WV with assets between \$500MM and \$5B

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Integration

- ❑ Data Processing
- ❑ Operations
- ❑ Policies and Procedures
- ❑ Name
- ❑ Credit
- ❑ Products

Summary of June 30, 2009 Material Events

- ❑ On May 31, 2008, the Company consummated mergers with TransCommunity Financial Corporation and BOE Financial Services of Virginia, Inc. resulting in the recording of \$22.2 million and \$17.3 million in Goodwill, respectively. In the second quarter of 2009, the Company assessed the Goodwill recorded on its balance sheet. As a result of this assessment, the Company recorded a non-cash impairment charge of \$24.0 million.
- ❑ For the second quarter ended June 30, 2009, the Company reported a net loss available to common stockholders of \$24.4 million. This included a non-cash goodwill impairment charge of \$24.0 million and a one-time assessment by the FDIC of \$384,000, after tax. Excluding the two aforementioned non-recurring items, net operating income for the second quarter totaled \$56,000. For the second quarter of 2009, the Company had provision for loan loss expense of \$540,000 and ended the quarter with an Allowance for Loan Losses to Total Loans of 2.21%.

Community Bankers Trust Corporation

Peer Performance Comparisons

	VA ⁽¹⁾	MD	GA	BTC ⁽²⁾	Geographic Peers
Non Accrual Loans					
% of Total Loans	4.60	25.12	0.00	4.44	2.47
% of Total Assets	2.68	20.89	0.00	1.91	1.84
Non Performing Assets					
% of Total Loans	4.76	33.81	0.00	4.59	3.15
% of Total Assets	2.77	28.12	0.00	2.52	2.39
Allowance for Loan Losses					
% of Total Loans	2.22	0.00	1.97	2.21	1.60
% of NPAs	46.6	0.0	0.0	48.1	50.4
Past Due Loans					
90+ Days PD / Avg Loans	0.00	0.28	0.00	0.00	0.05
BTC Totals					
	VA ⁽¹⁾	MD	GA	BTC ⁽²⁾	
Nonaccrual loans	\$ 24,482	\$ 64,238	\$ -	\$ 24,482	
Total Loans	532,258	255,738	19,541	551,799	
Nonperforming Assets	25,346	86,477	-	25,346	
Allowance for loan losses	11,801	-	384	12,185	
Past Due 90+Days Still Accruing	-	714	-	-	
Total Assets	914,163	307,553	62,122	1,283,838	

(1) VA includes Parent

(2) Excludes FDIC covered assets

Source: SNL Financial; data as of quarter ended June 30, 2009

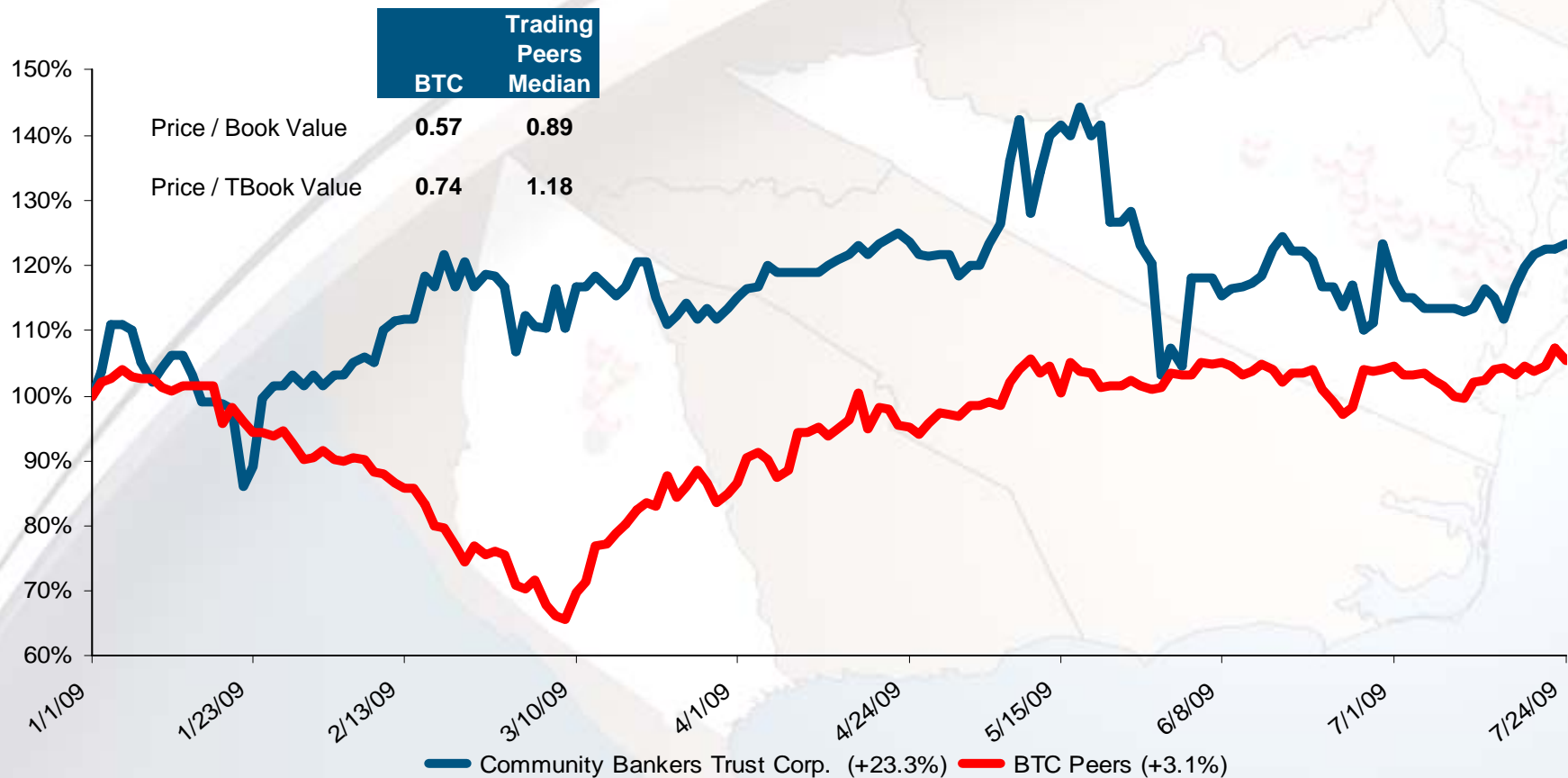
States represent the median value of all public banks and thrifts headquartered in the respective state

Peer data represents the median value of public banks and thrifts in GA, SC, NC, VA, MD, WV with assets between \$500MM and \$5B

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Peer Market Performance Comparison

YTD Stock Price Performance



Source: SNL Financial; FactSet Research Systems; financial data as of quarter ended March 31, 2009, BTC financial data as of 6/30/2009
Market data as of 7/24/2009

Trading peers represent the median value of public banks and thrifts in VA and MD with assets between \$1B and \$5B

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