



**Community Bankers' Bank
Midlothian, Virginia**

As of September 30, 2009

Capital Condition: Well-Capitalized

Regulation F Capital Ratios:

Tier 1 Leverage Ratio:	8.23%
Tier 1 Risk-Based Capital Ratio:	13.44%
Total Risk-Based Capital Ratio:	14.71%

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	14.71%
Core Capital/Risk-Weighted Assets	13.44%
Core Capital/Adjusted Total Assets	8.23%
Non-Accruing Loans and Leases	\$ 5,958
Past Due 90 days Loans and Leases	\$ -
OREO/TL & OREO	\$ 1,866
Quarterly Return on Average Assets	-1.20%
Quarterly Return on Average Equity	-16.16%
Total Assets	\$ 145,953
Total Equity Capital	\$ 14,213
Loans to Foreign Governments	\$ -