

COMMUNITY CAPITAL BANCSHARES, INC.

AND SUBSIDIARY

CONSOLIDATED BALANCE SHEETS

DECEMBER 31, 2009 AND 2008

<u>Assets</u>	<u>2009</u>	<u>2008</u>
Cash and due from banks	\$ 11,960,878	\$ 4,399,687
Federal funds sold	-	1,945,000
Securities available for sale, at fair value	36,730,586	52,222,760
Restricted equity securities, at cost	1,082,100	1,358,500
Loans	98,525,572	115,713,843
Less allowance for loan losses	2,593,434	2,952,995
Loans, net	95,932,138	112,760,848
Premises and equipment	5,959,935	6,300,200
Bank owned life insurance	-	7,180,932
Other real estate owned	3,221,658	2,357,798
Accrued interest receivableBa	743,830	1,077,704
Other assets	1,546,498	346,179
	\$ 157,177,623	\$ 189,949,608
<u>Liabilities and Stockholders' Equity</u>		
Deposits		
Noninterest-bearing	\$ 20,088,173	\$ 15,404,740
Interest-bearing	115,234,625	143,016,688
Total deposits	135,322,798	158,421,428
Other borrowings	10,000,000	15,844,000
Guaranteed preferred beneficial interests in junior subordinated debentures	4,124,000	4,124,000
Accrued interest payable	294,994	490,327
Other liabilities	541,624	281,233
Total liabilities	150,283,416	179,160,988
Commitments and contingencies (Note 13)		
Stockholders' equity:		
Preferred stock, par value not stated, liquidation preference \$3.29 per share; 2,000,000 shares authorized; 636,903 shares issued	2,095,411	-
Common stock, par value \$1; 10,000,000 shares authorized; 3,104,040 shares issued	3,104,040	3,104,040
Capital surplus	23,243,849	23,310,825
Retained deficit	(21,125,836)	(15,602,426)
Accumulated other comprehensive income (loss)	(283,850)	155,326
	7,033,614	10,967,765
Less cost of treasury stock, 69,219 and 24,156 shares	139,407	179,145
Total stockholders' equity	6,894,207	10,788,620
	\$ 157,177,623	\$ 189,949,608

See Notes to Consolidated Financial Statements.