

Community Capital Bank of Virginia

ORGANIZATIONAL INFORMATION

990 Cambria Street, NE

Christiansburg, VA 24073

Web Address: www.vacommunitycapital.org

Number of Branches: 2

Certified CDFI: Yes

Minority Depository Institution: No



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	NA	NA	13,172	24,990	40,553
Total Loans & Leases (\$000)	NA	NA	2,859	8,432	20,364
Total Deposits (\$000)	NA	NA	6,288	18,155	31,438
Total Equity Cap (\$000)	NA	NA	6,825	6,709	8,662
Net Income (\$000)	NA	NA	-232	-113	-61
Return on Average Assets (%)	NA	NA	NA	-0.70	-0.38
Return on Average Equity (%)	NA	NA	NA	-1.68	-1.49
Net Interest Margin (%)	NA	NA	NA	2.41	2.75
Leverage Ratio (%)	NA	NA	73.51	28.94	22.28
Efficiency Ratio (%)	NA	NA	170.21	172.17	89.58
Non Performing Loans/Total Loans (%)	NA	NA	0.00	0.00	0.00
Net Chargeoffs/Avg Loans (%)	NA	NA	NA	0.00	0.00
Loan Loss Reserves/Loans (%)	NA	NA	1.50	1.26	1.26

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	No
Interest Bearing	No	Balance Inquiry	No	On what accounts	
Automatic Sweep	No	Intrabank Transfers	No	Are permissions/limits offered	No
Dual Signature	No	Interbank Transfers	No	(9) Provide Credit Cards	No
Account Minimum	\$25	Wire Transfers	No	Provided directly	No
		E-Bill Payment	No	Customer information shared	No
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	No
Automatic Sweep	No			Credit check performed by bank?	No
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	No	Checking Account History	No	Integration with Software	No
Account Minimum	\$25	How many years		<i>If yes, identify which</i>	
		Money Market Account History	No	Quickbooks	
(3) CDs & CDARS		How many years		Microsoft Money	
CDARS Participant	Yes	Card Transaction Accounts	No	Quicken	
Maximum CD Term	7 years	How many years		Peachtree	
CDARS Protection	Yes	Check Imaging	No	CSV File	
(4) Maximum Deposit		How many years		(11) Integration with Payroll	No
With CDARS	\$10 million	(7) Wire Transfers		Administration systems	
Without CDARS	\$10 million	<i>What Transfers are available</i>			
Early Termination for CDs/CDARS	Yes	Online	No	Fees	
Cost of Early Termination	90-180 days int.	ACH for Direct Deposit	Yes	Variable, please inquire with bank	
Early Termination Delay		Via Phone	No		
(5) Off er overdraft protection?	No	Via Fax	Yes		