



CHECKPOINT

1st Quarter 2020 and Year-to-date Highlights:

- Net Income increased 4.0% in 1Q20 compared to 1Q19.
- Net Revenue grew 7.3% compared to 1Q19.
- Non-Interest Income for the quarter was up 39.7% compared to 1Q19 on the strength of mortgage originations.
- Average Loans increased 3.6% compared to 1Q19.
- Average Deposits grew 1.3% compared to 1Q19.
- Average Non-Interest-Bearing Demand Deposits were up 16.7% for 1Q20 compared to 1Q19.
- Asset Quality remained strong with a 1.23% Allowance for Loan Losses as a Percent of Total Loans as of December 31, 2019. A provision for loan losses of \$30,000 to prepare for the unpredictable effects of the outbreak of Covid-19 was also booked in 1Q20.
- Diluted Earnings per Share for 1Q20 was unchanged at \$0.31 per share compared to 1Q19.
- Fully Diluted Book Value per Share was \$13.18 at quarter-end, up 7.4% from March 31, 2019.

AB&T continued the trend of growing net income and earnings per share through the first quarter of 2020. Net Income for the quarter, and year-to-date year, climbed 4.0% to \$392,000 and resulted in fully diluted quarterly earnings per share of \$0.31.

Average Loans were up 3.6% compared to 1Q19 and Average Deposits grew 1.3%. In addition, the change in deposit mix as evidenced by 16.7% growth in Average Non-Interest-Bearing Deposits year over year, contributed to an increase in net interest income.

The bank's asset quality remained strong in 1Q20, with Non-Performing Assets as a Percent of Total Assets standing at only 0.41%. Non-Performing Assets included one loan that represented the bulk of the total. Repayment of the loan principal, interest and most fees that was expected in 1Q20, has been delayed and the timing for repayment is uncertain due to the effects of Covid-19 on business activity.

Following a \$30,000 loan loss provision, the Allowance for Loan Losses as a Percent of Total Loans improved to 1.23% as of December 31, 2019.

In 1Q20, Bank Capital also continued to grow. The Tier 1 Leverage Ratio improved to 9.06%, up from 8.41% a year earlier, and the Total Capital Ratio climbed to 12.22% up from 11.61% at the end of the first quarter 2019.

Fully Diluted Book Value per Share of \$13.18 was reported as of March 31, 2020.

When 2020 began, the outlook for earnings and balance sheet growth at AB&T was promising. All that changed in early March as the spread of Covid-19 was recognized as a pandemic. Dougherty County, the center of our primary market area, has been particularly hard hit. As a result, our outlook for 2020 has been tempered and our expectations lowered.

As we began the second quarter, we turned our focus to processing and funding loans under the Paycheck Protection Plan authorized by Congress and administered by the Small Business Administration. Our team of bankers and support personnel have distinguished themselves in our efforts to make these loans available to our clients. Their penchant for excellence shone through once again as they shepherded our clients through the process. As a result, every client who delivered an eligible application received authorization for funding from SBA.

Despite the cloudy outlook for 2020, our resolve to do the best for our clients and community has never been more certain. We believe that the enduring relationships we have forged will lead us through this unexpected crisis and enable us to deliver the Gold Standard service our clients expect from us.



Community Capital Bancshares, Inc. First Quarter 2020 Performance Highlights

Albany, GA
April 30, 2020
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-end			Year-to-date		
	March 31, 2020	March 31, 2019	% Change	March 31, 2020	March 31, 2019	% Change
OPERATING RESULTS						
Net Interest Income	1,670	1,621	3.0%	1,670	1,621	3.0%
Non-Interest Income	299	214	39.7%	299	214	39.7%
Net Revenue	1,969	1,835	7.3%	1,969	1,835	7.3%
Non-Interest Expense	1,466	1,351	8.5%	1,466	1,351	8.5%
Net Income Before Taxes	503	484	3.9%	503	484	3.9%
Income Tax Expense	111	107	3.7%	111	107	3.7%
Net Income	392	377	4.0%	392	377	4.0%
BALANCE SHEET						
Average Assets	199,359	194,689	2.4%	199,359	194,689	2.4%
Average Loans	162,306	156,691	3.6%	162,306	156,691	3.6%
Average Non-Interest-Bearing Demand Deposits	57,935	49,625	16.7%	57,935	49,625	16.7%
Average Deposits	161,531	159,423	1.3%	161,531	159,423	1.3%
Average Stockholders' Equity	16,176	14,948	8.2%	16,176	14,948	8.2%
Period Ending Stockholders' Equity	16,567	15,098	9.7%	16,567	15,098	9.7%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				9.06%	8.41%	
Common Equity Tier 1 (CET1)				11.00%	10.41%	
Total Capital Ratio				12.22%	11.61%	
ASSET QUALITY METRICS						
Non-Performing Assets				833	40	
Non-Performing Assets as % of Total Assets				0.41%	0.02%	
OREO				0	0	
Provision for Loan Losses				30	0	
Allowance for Loan Losses as % of Total Loans				1.23%	1.18%	
PER SHARE						
Diluted Earnings Per Share	\$0.31	\$0.31	1.8%	\$0.31	\$0.31	1.8%
Average Shares Outstanding (fully diluted)	1,257,119	1,231,116	2.1%	1,257,119	1,231,005	2.1%
Period Ending Shares Outstanding (fully diluted)	1,257,280	1,231,116	2.1%	1,257,280	1,231,116	2.1%
Fully Diluted Book Value Per Share	\$13.18	\$12.26	7.4%	\$13.18	\$12.26	7.4%
PERFORMANCE RATIOS						
Return on Average Assets	0.79%	0.77%		0.79%	0.77%	
Return on Average Common Equity	9.69%	10.09%		9.69%	10.09%	
Efficiency Ratio	74.45%	73.62%		74.45%	73.62%	