



CHECKPOINT

Highlights for the 1st Quarter 2021 compared to 1st Quarter 2020:

- Net Income increased 46.4%.
- Net Revenue grew 6.4%.
- Non-Interest Income for the quarter was down 14.7% due to lower account service charges and secondary market mortgage revenue.
- Non-Interest Expense declined 7.0% due to better expense control.
- Average Loans increased 8.3%.
- Average Deposits grew 42.6% and Average Non-interest-bearing Demand Deposits were up 56.0%.
- Asset quality remained strong with a 1.52% Allowance for Losses on Loans and Leases as a percent of Total Loans.
- Fully Diluted Earnings per Share increased 46.2% to \$0.46 for the quarter.
- Fully Diluted Book Value per share stood at \$14.76 at the end of the first quarter 2021, up 12.0% from the end of the first quarter 2020.

AB&T's trend of growing Net Income and Earnings per Share continued in the first quarter of 2021 as Net Income was 46.4% and Earnings per Fully-diluted Share were 46.2% above the same quarter in 2020. The combination of higher Net Interest Income and lower Non-interest Expense resulted in record Net Income for a fiscal quarter.

Average Loans were higher than 1Q20 by 8.3% and Average Deposits jumped 42.6% for the same period. Average Non-interest-bearing Deposits grew 56.0% compared to the same period in 2020. The growth in loans and deposits was fueled, in part, by the Bank's active participation in the Paycheck Protection Program (PPP) which was created by Congress to mitigate the economic effects of the COVID-19 pandemic. In addition, the first quarter of 2021 saw an increase in deposits from new relationships coming to the Bank.

The Bank's asset quality also remained strong with Non-performing Assets as a Percent of Total Assets standing at only 0.05% at quarter-end. The Bank's Allowance for Losses on Loans and Leases as a Percent of Total Loans at quarter-end was 1.52% of Total Loans including PPP loans. Net charge-offs for 1Q21 were 0.0%.

In spite of the growth in Average Stockholders' Equity of 12.3% from 1Q20 to 1Q21, the phenomenal growth in deposits produced a decline in Tier 1 capital to 7.67% as a Percentage of Average Assets. However, the Common Equity Tier 1 Ratio and Total Capital Ratio improved to 12.45% and 13.71%, respectively at quarter-end.

As of March 31, 2021, the Bank reported Fully Diluted Book Value per Share of \$14.76.

As Georgia, the United States and the world began to emerge from the pandemic, AB&T continued its march toward providing superior financial returns to shareholders. The Bank was an active participant in the third round of PPP, providing more than \$8 million in additional loans to help customers navigate the late-stage economic consequences of the pandemic. The Bank's ability to efficiently and effectively operate through the pandemic is a testament to the character of our associates and their passion for going above and beyond to help our clients and community traverse these unprecedented times. Their efforts are a joy to observe each day.

At AB&T, all our efforts will continue to be focused on realizing our vision of becoming the Gold Standard of community banking.



Community Capital Bancshares, Inc. First Quarter 2021 Performance Highlights

Albany, GA
April 30, 2021
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	March 31, 2021	March 31, 2020	% Change	March 31, 2021	March 31, 2020	% Change
OPERATING RESULTS						
Net Interest Income	1,841	1,670	10.2%	1,841	1,670	10.2%
Non-Interest Income	255	299	-14.7%	255	299	-14.7%
Net Revenue	2,096	1,969	6.4%	2,096	1,969	6.4%
Non-Interest Expense	1,364	1,466	-7.0%	1,364	1,466	-7.0%
Net Income Before Taxes	732	503	45.5%	732	503	45.5%
Income Tax Expense	158	111	42.3%	158	111	42.3%
Net Income	574	392	46.4%	574	392	46.4%
BALANCE SHEET						
Average Assets	268,155	199,359	34.5%	268,155	199,359	34.5%
Average Loans	175,738	162,306	8.3%	175,738	162,306	8.3%
Average Non-Interest-Bearing Demand Deposits	90,364	57,935	56.0%	90,364	57,935	56.0%
Average Deposits	230,284	161,531	42.6%	230,284	161,531	42.6%
Average Stockholders' Equity	18,161	16,176	12.3%	18,161	16,176	12.3%
Period Ending Stockholders' Equity	18,584	16,567	12.2%	18,584	16,567	12.2%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				7.67%	9.06%	
Common Equity Tier 1 (CET1)				12.45%	11.00%	
Total Capital Ratio				13.71%	12.22%	
ASSET QUALITY METRICS						
Non-Performing Assets				126	833	
Non-Performing Assets as % of Total Assets				0.05%	0.41%	
OREO				0	0	
Provision for Loan Losses				0	30	
Allowance for Loan Losses as % of Total Loans				1.52%	1.23%	
YTD Charge-Offs as % of Total Loans				0.00%	-0.01%	
PER SHARE						
Diluted Earnings Per Share	\$0.46	\$0.31	46.2%	\$0.46	\$0.31	46.2%
Average Shares Outstanding (fully diluted)	1,258,729	1,257,119	0.1%	1,258,729	1,257,119	0.1%
Period Ending Shares Outstanding (fully diluted)	1,258,729	1,257,280	0.1%	1,258,729	1,257,280	0.1%
Fully Diluted Book Value Per Share	\$14.76	\$13.18	12.0%	\$14.76	\$13.18	12.0%
PERFORMANCE RATIOS						
Return on Average Assets	0.86%	0.79%		0.86%	0.79%	
Return on Average Common Equity	12.64%	9.69%		12.64%	9.69%	
Efficiency Ratio	65.08%	74.45%		65.08%	74.45%	