CHECKPOINT

2nd Quarter 2020 and Year-to-date Highlights:

- Net Income increased 27.1% in 2Q20 compared to 2Q19 and 15.9% year-over-year.
- Net Revenue grew 4.0% compared to 2Q19 and 5.6% YOY.
- Non-Interest Income for the quarter declined 22.1% compared to 2Q19 as a result of a decline in service charge income due to the COVID-19 pandemic, but increased 3.7% YOY following a strong 1Q20.
- Average Loans increased 15.2% compared to 2Q19 and 9.4% YOY. The increases were primarily the result of the Bank originating more than $27 million in Paycheck Protection Plan (PPP) loans.
- Average Deposits, which grew 23.2% compared to 2Q19 and 12.0% YOY, were bolstered by PPP loan proceeds being deposited.
- Average Non-Interest-Bearing Demand Deposits grew 68.7% compared to 2Q19 and 42.5% YOY, again fueled by PPP loans proceeds.
- Asset Quality remained strong with an Allowance for Loan Losses of 1.14% as of June 30, 2020. A provision for loan losses of $105,000 to prepare for the potential long-term impact of the Covid-19 outbreak was booked in 2Q20.
- Diluted Earnings per Share for 2Q20 improved 24.5% to $0.41 and improved 13.5% YOY to $0.72.
- Fully Diluted Book Value per Share was $13.60 at quarter-end, up 8.8% from June 30, 2019.

AB&T continued the trend of growing net income and earnings per share through the second quarter of 2020. It should be noted that those results were impacted by the onset of the novel coronavirus, COVID-19, making comparisons to prior periods difficult. Nevertheless, net income was up 27.1% for the quarter when compared to the second quarter of 2019 and 15.9% for the first six months of 2020 when compared to the first half of 2019.

Under the Paycheck Protection Program which was created by Congress to help businesses and individuals more easily navigate the economic consequences of the virus, AB&T produced more than $27 million in new loans, helping to fuel growth in average loans of 15.2% for the second quarter when compared to the second quarter of 2019 and 9.4% year-over-year. Correspondingly, average deposits were up 23.2% quarter-over-quarter and 12.0% year-over-year. The Bank earned almost $1 million in fees that will be recognized as monthly income through May 2021.

In light of the economic uncertainty introduced by COVID-19, the Bank added $105,000 to the Allowance for Loan Losses in the second quarter, bringing the total year-to-date provision for loan losses to $135,000 and the Allowance to 1.14% of total loans, including PPP loans which are guaranteed by the United States Small Business Administration. Even so, the bank's asset quality remained strong with Non-Performing Assets as a Percent of Total Assets standing at only 0.05%.

The addition of Net Income to bank capital resulted in a Tier 1 Leverage Ratio of 8.29%, which was down from the same quarter last year due entirely to the 20.3% increase in the size of the balance sheet resulting from the addition of the PPP loans and corresponding deposits. The Common Equity Tier 1 ratio improved to 11.77% and the Total Capital Ratio climbed to 13.02%.

Diluted Earnings per Share and Fully Diluted Book Value per Share for the first six months of 2020 were reported at $0.72 and $13.60, respectively.

The second quarter of 2020 was a quarter to remember. While the financial highlights are reassuring, we are not taking anything for granted. There is great uncertainty in the short-run and we don't yet know the ultimate impact COVID-19 will have on the economic health of our community. As a bank whose vision is to be Gold Standard, we're doing all we can do to ensure that any negative impact is contained and we have a solid foundation on which to build once this pandemic passes.

Community Capital Bancshares, Inc.
Second Quarter 2020 Performance Highlights

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

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-end			Year-to-date		
	June 30, 2020	June 30, 2019	% Change	June 30, 2020	June 30, 2019	% Change
OPERATING RESULTS						
Net Interest Income	1,782	1,638	8.8%	3,452	3,259	5.9%
Non-Interest Income	233	299	-22.1%	532	513	3.7%
Net Revenue	2,015	1,937	4.0%	3,984	3,772	5.6%
Non-Interest Expense	1,362	1,420	-4.1%	2,828	2,771	2.1%
Net Income Before Taxes	653	517	26.3%	1,156	1,001	15.5%
Income Tax Expense	142	115	23.5%	253	222	14.0%
Net Income	511	402	27.1%	903	779	15.9%
BALANCE SHEET						
Average Assets	226,858	188,539	20.3%	213,108	191,605	11.2%
Average Loans	180,628	156,812	15.2%	171,467	156,761	9.4%
Average Non-Interest-Bearing Demand Deposits	82,389	48,826	68.7%	70,162	49,223	42.5%
Average Deposits	188,953	153,431	23.2%	175,242	156,410	12.0%
Average Stockholders' Equity	16,741	15,342	9.1%	16,458	15,146	8.7%
Period Ending Stockholders' Equity	17,093	15,397	11.0%	17,093	15,397	11.0%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				8.29%	8.73%	
Common Equity Tier 1 (CET1)				11.77%	10.18%	
Total Capital Ratio				13.02%	11.34%	
ASSET QUALITY METRICS						
Non-Performing Assets				104	37	
Non-Performing Assets as % of Total Assets				0.05%	0.02%	
OREO				0	0	
Provision for Loan Losses				135	0	
Allowance for Loan Losses as % of Total Loans				1.14%	1.15%	
PER SHARE						
Diluted Earnings Per Share	$0.41	$0.33	24.5%	$0.72	$0.63	13.5%
Average Shares Outstanding (fully diluted)	1,256,729	1,231,116	2.1%	1,256,832	1,231,116	2.1%
Period Ending Shares Outstanding (fully diluted)	1,256,729	1,231,116	2.1%	1,256,729	1,231,116	2.1%
Fully Diluted Book Value Per Share	$13.60	$12.51	8.8%	$13.60	$12.51	8.8%
PERFORMANCE RATIOS						
Return on Average Assets	0.90%	0.85%		0.85%	0.81%	
Return on Average Common Equity	12.21%	10.48%		10.97%	10.29%	
Efficiency Ratio	67.59%	73.31%		70.98%	73.47%	