



CHECKPOINT

Highlights for the 2nd Quarter 2021 compared to 2nd Quarter 2020:

- Net Income declined 15.7% for 2Q21 compared to the 2Q20, but was 11.3% higher for the first half of 2021 compared to the first half of 2020.
- Net Revenue declined 4.1% for 2Q21, but increased 1.1% over the first half of 2020.
- Non-Interest Income for the quarter was down 4.3% from 2Q20 due to lower account service charge income and secondary market mortgage revenue.
- Non-Interest Expense for 2Q21 increased 1.5% from 2Q20, but remains 2.9% less for the first half of 2021, compared to the same period last year.
- Average Loans decreased 6.0% for 2Q21 when compared to 2Q20, but improved slightly (0.8%) for the first half of 2021.
- Average Deposits were 21.1% higher than 2Q20 and Average Non-Interest-bearing Demand Deposits were up 20.5% compared to 2Q20.
- Asset quality remained strong with Non-Performing Assets as a percentage of Total Assets of 0.05%. The Allowance for Losses on Loans and Leases ended June at 1.59% of Total Loans.
- Fully Diluted Earnings per share declined 15.9% in 2Q21 compared to 2Q20, but increased 11.1% for the first half of 2021 compared to the first half of 2020. Fully Diluted Book Value per share was at \$15.12 at quarter-end.

In the second quarter, the financial effects of the COVID-19 related stimulus and government support began to wane and Net Revenue and Net Income, which had been somewhat inflated by the bank's participation in the Paycheck Protection Program (PPP), returned to more normal levels. As a result, AB&T experienced a decline in Net Revenue and Net Income for 2Q21 of 4.1% and 15.7%, respectively, when compared to 2Q20. The decline was directly tied to the decline in production and acceleration of repayment of previously originated PPP loans. For the year-to-date, Net Revenue and Net Income increased 1.1% and 11.3%, respectively, when compared to the first half of 2020.

With the repayment of PPP loans, Average Loans experienced a 6.0% decline in 2Q21 when compared to 2Q20, but an increase of 0.8% for the first half of 2021 compared to 2020.

Average Deposits were 21.1% higher in 2Q21 compared to 2Q20 and 31.0% higher for the first half of 2021 compared to 2020. Average Non-Interest-bearing Deposits continued to show strong growth increasing 20.5% for 2Q21 compared to 2Q20 and 35.2% for the first half of 2021 compared to 2020.

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 1.59% of Total Loans including PPP loans. Net charge-offs for 2Q21 were 0.0%.

Due to the uncertainty of how economic conditions would unfold as we navigated the pandemic, the decision was made to retain bank earnings through 2Q21. As a result, Average Stockholders' Equity increased 12.6% in 2Q21 compared to 2Q20 and 18.5% for the first half of 2021 compared to 2020. Even though the Bank's Leverage Ratio was down from 8.29% at the end of June 2020 to 8.07% at the end of June 2021, the Common Equity Tier 1 Capital Ratio and the Total Capital Ratio improved to 12.42% and 13.67%, respectively.

For the quarter ending June 30, 2021, the Bank reported Diluted Earnings per Share of \$0.34 and \$0.80 for the 2nd quarter and year-to-date, respectively. Fully Diluted Book Value per share at quarter-end was \$15.12.

As Georgia, the United States and the world continue to emerge from the pandemic, the good news for AB&T is that we have stable and low-cost deposits to fund future loan growth and we are poised to continue to support our clients and community in the post-pandemic economy. We foresee a bright future for our community and our Bank.



Community Capital Bancshares, Inc. Second Quarter 2021 Performance Highlights

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

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	June 30, 2021	June 30, 2020	% Change	June 30, 2021	June 30, 2020	% Change
OPERATING RESULTS						
Net Interest Income	1,710	1,782	-4.0%	3,551	3,452	2.9%
Non-Interest Income	223	233	-4.3%	478	532	-10.2%
Net Revenue	1,933	2,015	-4.1%	4,029	3,984	1.1%
Non-Interest Expense	1,382	1,362	1.5%	2,746	2,828	-2.9%
Net Income Before Taxes	551	653	-15.6%	1,283	1,156	11.0%
Income Tax Expense	120	142	-15.5%	278	253	9.9%
Net Income	431	511	-15.7%	1,005	903	11.3%
BALANCE SHEET						
Average Assets	263,319	226,858	16.1%	265,727	213,108	24.7%
Average Loans	169,853	180,628	-6.0%	172,783	171,467	0.8%
Average Non-Interest-Bearing Demand Deposits	99,269	82,389	20.5%	94,841	70,162	35.2%
Average Deposits	228,749	188,953	21.1%	229,512	175,242	31.0%
Average Stockholders' Equity	18,847	16,741	12.6%	19,506	16,458	18.5%
Period Ending Stockholders' Equity	19,068	17,093	11.6%	19,068	17,093	11.6%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				8.07%	8.29%	
Common Equity Tier 1 (CET1)				12.42%	11.77%	
Total Capital Ratio				13.67%	13.02%	
ASSET QUALITY METRICS						
Non-Performing Assets				122	104	
Non-Performing Assets as % of Total Assets				0.05%	0.05%	
OREO				0	0	
Provision for Loan Losses				0	135	
Allowance for Loan Losses as % of Total Loans				1.59%	1.14%	
YTD Charge-Offs as % of Total Loans				0.00%	-0.02%	
PER SHARE						
Diluted Earnings Per Share	\$0.34	\$0.41	-15.9%	\$0.80	\$0.72	11.1%
Average Shares Outstanding (fully diluted)	1,260,062	1,256,729	0.3%	1,259,396	1,256,832	0.2%
Period Ending Shares Outstanding (fully diluted)	1,260,729	1,256,729	0.3%	1,260,729	1,256,729	0.3%
Fully Diluted Book Value Per Share	\$15.12	\$13.60	11.2%	\$15.12	\$13.60	11.2%
PERFORMANCE RATIOS						
Return on Average Assets	0.65%	0.90%		0.76%	0.85%	
Return on Average Common Equity	9.15%	12.21%		10.30%	10.97%	
Efficiency Ratio	71.50%	67.59%		68.16%	70.98%	