



CHECKPOINT

July 25, 2023

Dear Shareholder –

As we pause to reflect on the first half of 2023, we remain grateful for your continued support and ongoing investment in Community Capital Bancshares, Inc. It's our honor to present an overview of our financial performance for the quarter ending June 30, 2023.

During the second quarter, as the economic landscape shifts and the interest rate uncertainty persists, our anchor remains relationship banking. Our success stems from intentional, deep relationships built on mutual trust and an enduring commitment, serving as our foundation, fueling our success and passion. Resolute, we advance adhering to our core fundamentals, seeking excellence in execution, sound decision-making, and continued prudent balance sheet management.

Our 2023 financial results are a testament to the tenacity and expertise of our team, as well as the continued support and trust of our clients and shareholders. We write with unwavering confidence in our strategic direction and the talent within our organization.

Financial Highlights:

- Net Income increased 80.8% in 2Q23 compared to 2Q22
- Net Income increased 120.9% through the first two quarters of 2023 compared to 2022
- Our Efficiency Ratio improved to 51.30% for 2Q23 compared to 63.73% for 2Q22
- In 2Q23, Net Revenue grew 38.7% compared to 2Q22. For the year, Net Revenue grew 46.5% in 2023 compared to 2022
- Non-Interest Expense rose 11.6% in 2Q23 compared to 2Q22
- Average Loans increased 4.8% compared to 2Q22
- Average Deposits declined 5.0% from 2Q22 to 2Q23
- Average Non-Interest-Bearing Demand Deposits were down 19.3% during that same period.
- Asset Quality remained strong with a 1.44% Allowance for Losses on Loans and Leases as a Percent of Total Loans, and Non-Performing Assets as a % of Total Assets at 0.00%.
- Tier 1 Leverage Ratio was 10.93%
- Diluted Earnings Per Share increased to \$0.85 in 2Q23 up from \$0.48 in 2Q22
- Fully Diluted Book Value Per Share stood at \$18.45 at quarter-end, an increase of 14.2% from 2Q22
- Return on Average Assets for 2Q23 was 1.73%, up from .93% for 2Q22. For the first two quarters, ROAA was 1.70%
- Return on Average Common Equity for 2Q23 was 18.81%, up from 11.67% for 2Q22. For the year, ROACE was 19.05%

In the initial two quarters of 2023, AB&T has once again demonstrated its unwavering commitment to

high operational standards and practices, bolstered by the exceptional drive and expertise of our dedicated bankers. This combination has translated into impressive results across key profitability metrics, reaffirming our solid performance in the market.

Our team, a force for good, stands poised and ready as we serve our community and clients, ready to honor our 'gold standard' pledge to you, our stakeholders.

We're grateful for your trust.

Sincerely,



Perry Revell
Chief Executive Officer



Matt Rushton
President

Community Capital Bancshares, Inc. Second Quarter 2023 Performance Highlights

Albany, GA
July 25, 2023
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	June 30, 2023	June 30, 2022	% Change	June 30, 2023	June 30, 2022	% Change
OPERATING RESULTS						
Net Interest Income	2,707	1,895	42.8%	5,369	3,513	52.8%
Non-Interest Income	256	242	5.8%	460	466	-1.3%
Net Revenue	2,963	2,137	38.7%	5,829	3,979	46.5%
Non-Interest Expense	1,520	1,362	11.6%	2,982	2,722	9.6%
Net Income Before Taxes	1,443	775	86.2%	2,847	1,257	126.5%
Income Tax Expense	353	172	105.2%	682	277	146.2%
Net Income	1,090	603	80.8%	2,165	980	120.9%
BALANCE SHEET						
Average Assets	251,682	259,961	-3.2%	254,475	261,164	-2.6%
Average Loans	175,930	167,881	4.8%	175,112	168,420	4.0%
Average Non-Interest-Bearing Demand Deposits	83,025	102,878	-19.3%	84,452	101,876	-17.1%
Average Deposits	217,236	228,779	-5.0%	221,345	226,789	-2.4%
Average Stockholders' Equity	23,175	20,660	12.2%	22,725	20,371	11.6%
Period Ending Stockholders' Equity	23,628	20,543	15.0%	23,628	20,543	15.0%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				10.93%	9.05%	
Common Equity Tier 1 (CET1)				15.32%	12.91%	
Total Capital Ratio				16.58%	14.16%	
ASSET QUALITY METRICS						
Non-Performing Assets				0	502	
Non-Performing Assets as % of Total Assets				0.00%	0.20%	
OREO				0	0	
Provision for Losses on Loans and Leases				0	0	
Allowance for Losses on Loans and Leases as % of Total Loans				1.44%	1.38%	
YTD Charge-Offs as % of Total Loans				0.00%	-0.01%	
PER SHARE						
Diluted Earnings Per Share	\$0.85	\$0.48	79.5%	\$1.70	\$0.77	119.5%
Average Shares Outstanding (fully diluted)	1,278,048	1,269,170	0.7%	1,275,276	1,266,836	0.7%
Period Ending Shares Outstanding (fully diluted)	1,280,321	1,271,503	0.7%	1,280,321	1,271,503	0.7%
Fully Diluted Book Value Per Share	\$18.45	\$16.16	14.2%	\$18.45	\$16.16	14.2%
PERFORMANCE RATIOS						
Return on Average Assets	1.73%	0.93%		1.70%	0.75%	
Return on Average Common Equity	18.81%	11.67%		19.05%	9.62%	
Efficiency Ratio	51.30%	63.73%		51.16%	68.41%	