



CHECKPOINT

3rd Quarter 2020, Year-Over-Year and Year-To-Date Highlights:

- Net Income increased 3.8% in 3Q20 compared to 3Q19 and 11.7% year-to-date, compared to the first 9 months of 2019.
- Net Revenue grew 3.8% compared to 3Q19 and 5.0% YTD, compared to the same period last year.
- Non-Interest Income for the quarter increased 5.2% compared to 3Q19 and 4.2% YTD, compared to the same period in 2019, driven by higher revenue from mortgage originations.
- Average Loans increased 11.6% compared to 3Q19 and 10.1% YTD, compared to the same period last year. The increases were primarily the result of the Bank's originating more than \$27 million in Paycheck Protection Plan (PPP) loans.
- Average Deposits, which grew 26.3% compared to 3Q19 and 16.8% YTD, compared to the same period in 2019, were bolstered by PPP loan proceeds being deposited.
- Average Non-Interest-Bearing Demand Deposits grew 50.0% compared to 3Q19 and 43.5% YTD, compared to the same period of 2019, again fueled by PPP loan proceeds.
- Asset Quality remained strong with an Allowance for Losses on Loans and Leases (ALLL) of 1.26% as of September 30, 2020. Reflecting the economic uncertainty that exists today, the Bank provided \$210,000 to the ALLL in 3Q20 bringing the total provision in 2020 to \$345,000. The ALLL is experiencing YTD net recoveries representing 0.02% of Total Loans.
- Diluted Earnings per Share for 3Q20 improved 1.8% to \$0.35 and 9.4% to \$1.07 through September 30th.
- Fully Diluted Book Value per Share was \$13.94 at quarter-end, up 9.3% from June 30, 2020.

The third quarter of 2020 yielded continued growth in net income and earnings per share. The results were positively impacted by the accretion of loan origination fees from PPP loans made in the second quarter 2020. The Bank's focus now turns from originating PPP loans to helping clients submit applications for forgiveness.

Average loans outstanding, including PPP loans, increased 11.6% over 3Q19 and 10.1% YTD, compared to the first 9 months of last year. Due to considerable uncertainty about future economic conditions, the Bank provided \$210,000 to the Allowance for Losses in the third quarter. The 3Q20 provision brought the total year-to-date provision for loan losses to \$345,000 and the Allowance for Losses on Loans and Leases to 1.26% of total loans, including PPP loans. As you know, PPP loans are 100% guaranteed by the United States Small Business Administration which makes their collection in full highly likely. The bank's asset quality remained strong with Non-Performing Assets as a Percent of Total Assets standing at only 0.04%.

The addition of Net Income to bank capital resulted in a Tier 1 Leverage Ratio of 8.3%, which was down from the same quarter last year due entirely to the 14.6% 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 11.7% and the Total Capital Ratio climbed to 12.9%.

Earnings per Share for the third quarter and YTD 2020 were \$0.35 and \$1.07, respectively. The Bank reported Fully Diluted Book Value per Share of \$13.94 on September 30, 2020.

The third quarter of 2020 was one of adjusting to operating in a COVID world. Mask wearing and virtual meetings have become routine as we continue to safeguard our clients and associates. While the financial highlights are reassuring, we remain circumspect as we wait for this pandemic to subside. As a bank whose vision is to be Gold Standard, it continues to be our mission to delight our clients and provide a better than expected return to our shareholders through whatever circumstances we encounter.



Community Capital Bancshares, Inc. Third Quarter 2020 Performance Highlights

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

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-to-Date Comparison		
	September 30, 2020	September 30, 2019	% Change	September 30, 2020	September 30, 2019	% Change
OPERATING RESULTS						
Net Interest Income	1,679	1,622	3.5%	5,131	4,881	5.1%
Non-Interest Income	306	291	5.2%	838	804	4.2%
Net Revenue	1,985	1,913	3.8%	5,969	5,685	5.0%
Non-Interest Expense	1,423	1,387	2.6%	4,250	4,159	2.2%
Net Income Before Taxes	562	526	6.8%	1,719	1,526	12.6%
Income Tax Expense	123	103	19.4%	376	324	16.0%
Net Income	439	423	3.8%	1,343	1,202	11.7%
BALANCE SHEET						
Average Assets	231,270	190,763	21.2%	219,209	191,312	14.6%
Average Loans	182,818	163,835	11.6%	175,281	159,135	10.1%
Average Non-Interest-Bearing Demand Deposits	78,190	52,130	50.0%	72,057	50,203	43.5%
Average Deposits	192,663	152,487	26.3%	181,092	155,088	16.8%
Average Stockholders' Equity	17,373	15,621	11.2%	16,765	15,306	9.5%
Period Ending Stockholders' Equity	17,547	15,756	11.4%	17,547	15,756	11.4%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				8.25%	8.93%	
Common Equity Tier 1 (CET1)				11.65%	10.27%	
Total Capital Ratio				12.90%	11.46%	
ASSET QUALITY METRICS						
Non-Performing Assets				93	133	
Non-Performing Assets as % of Total Assets				0.04%	0.07%	
OREO				0	0	
Provision for Loan Losses				345	90	
Allowance for Loan Losses as % of Total Loans				1.26%	1.16%	
YTD Charge-Offs as a % of Total Loans				-0.02%	0.04%	
PER SHARE						
Diluted Earnings Per Share	\$0.35	\$0.34	1.8%	\$1.07	\$0.98	9.4%
Average Shares Outstanding (fully diluted)	1,258,729	1,234,123	2.0%	1,258,020	1,232,118	2.1%
Period Ending Shares Outstanding (fully diluted)	1,258,729	1,235,626	1.9%	1,258,729	1,235,626	1.9%
Fully Diluted Book Value Per Share	\$13.94	\$12.75	9.3%	\$13.94	\$12.75	9.3%
PERFORMANCE RATIOS						
Return on Average Assets	0.76%	0.89%		0.82%	0.84%	
Return on Average Common Equity	10.11%	10.83%		10.68%	10.47%	
Efficiency Ratio	71.69%	74.27%		71.20%	73.16%	