



CHECKPOINT

Highlights for the 3rd Quarter 2021 compared to 3rd Quarter 2020:

- Net Income improved 17.5% quarter-over-quarter and 13.3% YTD, fueled by increases in Net Revenue of 3.8% quarter-over-quarter and 2.0% YTD, and declines in Non-Interest Expense of 1.6% quarter-over-quarter and 2.4% YTD.
- Average Loans decreased 7.2% quarter-over-quarter and 2.0% YTD due to the decline in PPP loans outstanding.
- Average Deposits were 12.7% higher than 3Q20 and Average Non-Interest-Bearing Demand Deposits were up 22.2% compared to 3Q20.
- Non-Performing Assets increased to \$3.312 million in 3Q21 represented by a single relationship. A charge-off to write down the value of the collateral securing the relationship to its expected liquidation value, represented 0.16% of Total Loans for 3Q21. At the end of 3Q21, the Allowance for Losses on Loans and Leases equaled 1.35% of Total Loans.
- Fully Diluted Earnings per share increased 17.3% quarter-over quarter and 13.1% YTD on slightly higher Average Shares Outstanding.
- Fully Diluted Book Value per share was at \$15.55 at September 30, 2021.

AB&T experienced an increase in Net Income for 3Q21 of 17.5% when compared to 3Q20 and 13.3% when compared to the first three quarters of 2020. The increases are the results of improved Net Revenue and lower Non-Interest Expense from diligent expense control. Diluted Earnings per Share for 3Q21 were 17.3% higher than the same quarter last year and stood at \$0.41. For the year-to-date through September 30th, Diluted Earnings per Share were up 13.1% to \$1.21.

Average Deposits were 12.7% higher in 3Q21 compared to 3Q20 and 24.4% higher YTD through September 30, 2021. Average Non-Interest-Bearing Deposits continued to show strong growth, increasing 22.2% for 3Q21 compared to 3Q20, and 32.0% for the year-to-date through September 30th.

During the quarter, the Bank incurred a charge-off equal to 0.16% of Total Loans Outstanding. The purpose was to write-down the value of collateral on a Non-Performing Asset to its expected liquidation value. The value of the referenced relationship represents the bulk of the balance of \$3.312 million in Non-Performing Assets at September 30th. The Bank's Allowance for Losses on Loans and Leases as a Percentage of Total Loans at quarter-end was 1.35% including remaining PPP loans.

Average Stockholders' Equity increased 11.5% in 3Q21 compared to 3Q20 and 12.1% for the year-to-date through September 30th. The Bank's leverage ratio improved to 8.72% at the end of September. Common Equity Tier 1 Capital Ratio and the Total Capital Ratio declined slightly to 12.30% and 13.55%, respectively.

For the quarter ending September 30, 2021, the Bank reported Diluted Earnings per Share of \$0.41 and \$1.21 for the 3rd quarter and year-to-date, respectively. Fully Diluted Book Value per share at quarter-end was \$15.55.

As we look to the future, we remain optimistic about what we see. The pandemic is waning, the economy is growing, albeit in fits and starts, and the Bank is as strong as ever with associates who are passionate about taking care of our clients with Gold Standard service. The best is yet to come!



Community Capital Bancshares, Inc. Third Quarter 2021 Performance Highlights

Albany, GA
October 28, 2021
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	September 30, 2021	September 30, 2020	% Change	September 30, 2021	September 30, 2020	% Change
OPERATING RESULTS						
Net Interest Income	1,834	1,679	9.2%	5,385	5,131	5.0%
Non-Interest Income	226	306	-26.1%	704	838	-16.0%
Net Revenue	2,060	1,985	3.8%	6,089	5,969	2.0%
Non-Interest Expense	1,400	1,423	-1.6%	4,146	4,250	-2.4%
Net Income Before Taxes	660	562	17.4%	1,943	1,719	13.0%
Income Tax Expense	144	123	17.1%	422	376	12.2%
Net Income	516	439	17.5%	1,521	1,343	13.3%
BALANCE SHEET						
Average Assets	252,338	231,270	9.1%	261,213	219,209	19.2%
Average Loans	169,579	182,818	-7.2%	171,701	175,281	-2.0%
Average Non-Interest-Bearing Demand Deposits	95,576	78,190	22.2%	95,089	72,057	32.0%
Average Deposits	217,164	192,663	12.7%	225,351	181,092	24.4%
Average Stockholders' Equity	19,366	17,373	11.5%	18,796	16,765	12.1%
Period Ending Stockholders' Equity	19,610	17,547	11.8%	19,610	17,547	11.8%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				8.72%	8.25%	
Common Equity Tier 1 (CET1)				12.30%	11.65%	
Total Capital Ratio				13.55%	12.90%	
ASSET QUALITY METRICS						
Non-Performing Assets				3,312	93	
Non-Performing Assets as % of Total Assets				1.30%	0.04%	
OREO				0	0	
Provision for Losses on Loans and Leases				0	345	
Allowance for Losses on Loans and Leases as % of Total Loans				1.35%	1.26%	
YTD Charge-Offs as % of Total Loans				0.16%	-0.02%	
PER SHARE						
Diluted Earnings Per Share	\$0.41	\$0.35	17.3%	\$1.21	\$1.07	13.1%
Average Shares Outstanding (fully diluted)	1,261,215	1,258,729	0.2%	1,260,002	1,258,020	0.2%
Period Ending Shares Outstanding (fully diluted)	1,261,458	1,258,729	0.2%	1,261,458	1,258,729	0.2%
Fully Diluted Book Value Per Share	\$15.55	\$13.94	11.5%	\$15.55	\$13.94	11.5%
PERFORMANCE RATIOS						
Return on Average Assets	0.82%	0.76%		0.78%	0.82%	
Return on Average Common Equity	10.66%	10.11%		10.79%	10.68%	
Efficiency Ratio	67.96%	71.69%		68.09%	71.20%	