



CHECKPOINT

4th Quarter and Year-end 2020 Highlights:

- Net Income increased 71.3% in 4Q20 compared to 4Q19. In 4Q19, non-recurring computer conversion charges reduced net income and distorted the year over year comparison. Net income for the year 2020 was up 22.0% when compared to 2019.
- Net Revenue for 4Q20 grew 2.0% compared to 4Q19 and grew 4.2% year over year.
- Non-Interest Income for the quarter was up 15.6% compared to 4Q19 and up 7.1% for the year 2020.
- Average Loans increased 11.9% compared to 4Q19 and 10.6% for the year 2020.
- Average Deposits grew 36.0% compared to 4Q19 and 21.6% for the year.
- Average Non-Interest-Bearing Demand Deposits were up 47.8% compared to 4Q19 and 45.9% for 2020.
- Asset Quality remained strong with a 1.45% Allowance for Losses on Loans and Leases as a Percent of Total Loans at December 31, 2020. A provision for loan losses of \$645,000 was added during 2020 to support loan growth.
- Fully Diluted Earnings per Share for 2020 increased 19.9% to \$1.41.
- Fully Diluted Book Value per Share was \$14.30 at year-end, up 11.1% from December 31, 2019.

AB&T's trend of growing net income and earnings per share continued throughout 2020 even in the face of the COVID-19 pandemic that emerged in February. Net Income for the year climbed 22.0% to \$1.773 million and resulted in fully diluted earnings per share of \$1.41, up from \$1.18 in 2019. This improvement in net income was accomplished even as the Bank provided \$645,000 to the Allowance for Losses on Loans and Leases during the year.

For 2020, Average Loans were up 10.6% compared to 2019 and Average Deposits grew 21.6%. In addition, Average Non-Interest-Bearing Deposits grew 45.9% during the year which helped hold down funding costs. The growth in loans and deposits was fueled by the Bank's active participation in the Paycheck Protection Program (PPP) which was created by Congress to mitigate the economic effects of the COVID-19 pandemic.

The Bank's asset quality also remained strong, with Non-Performing Assets as a Percent of Total Assets standing at only 0.05% at year-end. The Bank's Allowance for Losses on Loans and Leases as a Percent of Total Loans at year-end was 1.45%. The Bank realized net recoveries of .03% of Total Loans during 2020.

The Bank also experienced growth in Capital during the year and ended 2020 with a Tier 1 Leverage Ratio of 7.85%, and a Total Capital Ratio of 12.57%.

As of December 31, 2020, the Bank reported Fully Diluted Book Value per Share of \$14.30.

Even though 2020 was a year like none other, AB&T continued on its path toward providing superior financial returns to shareholders. The Bank was an active participant in PPP, producing more than \$27 million in loans to help customers weather the severe economic consequences of the pandemic. The Bank's ability to efficiently and effectively implement PPP is a testament to the ingenuity and capacity of our associates, who worked relentlessly to bring these benefits to bear. Their efforts during these extraordinarily difficult times not only reflect the Bank's commitment to operational excellence but also to its clients and community.

Even as we continue to deal with uncertainty around the ongoing pandemic, all of our efforts remain focused on realizing our vision of becoming the Gold Standard of community banking.



Community Capital Bancshares, Inc. Fourth Quarter 2020 Performance Highlights

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

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	December 31, 2020	December 31, 2019	% Change	December 31, 2020	December 31, 2019	% Change
OPERATING RESULTS						
Net Interest Income	1,709	1,713	-0.2%	6,840	6,594	3.7%
Non-Interest Income	318	275	15.6%	1,156	1,079	7.1%
Net Revenue	2,027	1,988	2.0%	7,996	7,673	4.2%
Non-Interest Expense	1,497	1,656	-9.6%	5,747	5,815	-1.2%
Net Income Before Taxes	530	332	59.6%	2,249	1,858	21.0%
Income Tax Expense	100	81	23.5%	476	405	17.5%
Net Income	430	251	71.3%	1,773	1,453	22.0%
BALANCE SHEET						
Average Assets	251,576	195,730	28.5%	227,345	192,161	18.3%
Average Loans	185,870	166,123	11.9%	177,943	160,892	10.6%
Average Non-Interest-Bearing Demand Deposits	82,064	55,515	47.8%	75,172	51,515	45.9%
Average Deposits	211,383	155,423	36.0%	188,706	155,145	21.6%
Average Stockholders' Equity	17,833	16,092	10.8%	17,034	15,272	11.5%
Period Ending Stockholders' Equity	17,997	16,154	11.4%	17,997	16,154	11.4%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				7.85%	8.92%	
Common Equity Tier 1 (CET1)				11.32%	10.60%	
Total Capital Ratio				12.57%	11.80%	
ASSET QUALITY METRICS						
Non-Performing Assets				93	844	
Non-Performing Assets as % of Total Assets				0.05%	0.43%	
OREO				0	0	
Provision for Loan Losses				645	90	
Allowance for Loan Losses as % of Total Loans				1.45%	1.16%	
YTD Charge-Offs as % of Total Loans				-0.03%	0.04%	
PER SHARE						
Diluted Earnings Per Share	\$0.34	\$0.20	70.0%	\$1.41	\$1.18	19.9%
Average Shares Outstanding (fully diluted)	1,258,729	1,248,959	0.8%	1,257,947	1,236,329	1.7%
Period Ending Shares Outstanding (fully diluted)	1,258,729	1,255,626	0.2%	1,258,729	1,255,626	0.2%
Fully Diluted Book Value Per Share	\$14.30	\$12.87	11.1%	\$14.30	\$12.87	11.1%
PERFORMANCE RATIOS						
Return on Average Assets	0.68%	0.51%		0.78%	0.76%	
Return on Average Common Equity	9.65%	6.24%		10.41%	9.51%	
Efficiency Ratio	73.85%	83.30%		71.87%	75.79%	