



CHECKPOINT

July 30, 2024

Dear Shareholder -

We're pleased to present an overview of our financial performance for the second quarter of 2024. Our resilient second quarter results demonstrate the ongoing strength and stability of our core community banking approach.

Second Quarter 2024 Highlights:

- Fully Diluted Book Value Per Share stood at \$20.26 at quarter end, an increase of 9.8% from 2Q23
- Net Income increased 2.3% in 2Q24 compared to 2Q23
- The Efficiency Ratio improved to 49.87% for 2Q24 compared to 51.30% for 2Q23
- In 2Q24, Net Revenue increased 0.8% compared to 2Q23
- Non-Interest Expense declined 2.0% in 2Q24 compared to 2Q23
- Average Assets increased 3.1% in 2Q24 compared to 2Q23
- Average Loans decreased 1.8% in 2Q24 compared to 2Q23
- Average Deposits increased 3.3% in 2Q24 compared to 2Q23
- Average Non-Interest-Bearing Demand Deposits were down 4.5% during that same period
- Asset Quality remained strong with a 1.40% Allowance for Losses on Loans and Leases as a Percent of Total Loans at June 30, 2024, and Non-Performing Assets as a % of Total Assets at 0.05%.
- Diluted Earnings Per Share was \$0.87.
- Return on Average Assets was 1.72%.
- Return on Average Common Equity was 16.99%.

Our second quarter performance points to stability in net interest margin and a slight upward trend in earnings quarter over quarter. As we prepare for a downward rate cycle, we'll maintain judicious balance sheet management while intentionally evaluating growth opportunities. As the cycle turns, seeking to accentuate our financial performance, we'll remain focused on maximizing income and driving shareholder return.

As we execute, AB&T's foundation remains the collective strength of our team. We're honored to share the financial results of their hard work and diligence, but we're even more humbled to witness their courage, resolve, and passion daily for delivering the gold standard promise. It is that shared quest to consistently deliver unmatched service, heart, and expertise that will continue to inspire all and drive our future success.

Sincerely,

Handwritten signature of Perry Revell in black ink.

Perry Revell
Chief Executive Officer

Handwritten signature of Matt Rushton in black ink.

Matt Rushton
President

Community Capital Bancshares, Inc.

Second Quarter 2024 Performance Highlights

Albany, GA
 June 30, 2024
 Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	June 30, 2024	June 30, 2023	% Change	June 30, 2024	June 30, 2023	% Change
OPERATING RESULTS						
Net Interest Income	2,744	2,707	1.4%	5,321	5,369	-0.9%
Non-Interest Income	244	256	-4.7%	503	460	9.3%
Net Revenue	2,988	2,963	0.8%	5,824	5,829	-0.1%
Non-Interest Expense	1,490	1,520	-2.0%	2,997	2,982	0.5%
Net Income Before Taxes	1,498	1,443	3.8%	2,827	2,847	-0.7%
Income Tax Expense	383	353	8.5%	724	682	6.2%
Net Income	1,115	1,090	2.3%	2,103	2,165	-2.9%
BALANCE SHEET						
Average Assets	259,557	251,682	3.1%	255,917	254,475	0.6%
Average Loans	172,765	175,930	-1.8%	171,647	175,112	-2.0%
Average Non-Interest-Bearing Demand Deposits	79,320	83,025	-4.5%	77,734	84,452	-8.0%
Average Deposits	224,500	217,236	3.3%	221,867	221,345	0.2%
Average Stockholders' Equity	26,247	23,175	13.3%	25,514	22,725	12.3%
Period Ending Stockholders' Equity	26,087	23,628	10.4%	26,087	23,628	10.4%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				11.38%	10.93%	
Common Equity Tier 1 (CET1)				16.65%	15.32%	
Total Capital Ratio				17.90%	16.58%	
ASSET QUALITY METRICS						
Non-Performing Assets				127	0	
Non-Performing Assets as % of Total Assets				0.05%	0.00%	
OREO				0	0	
Provision for Losses on Loans and Leases				0	0	
Allowance for Losses on Loans and Leases as % of Total Loans				1.40%	1.44%	
YTD Charge-Offs as % of Total Loans				0.19%	0.00%	
PER SHARE						
Diluted Earnings Per Share	\$0.87	\$0.85	1.7%	\$1.64	\$1.70	-3.5%
Average Shares Outstanding (fully diluted)	1,285,362	1,278,048	0.6%	1,283,190	1,275,276	0.6%
Period Ending Shares Outstanding (fully diluted)	1,287,534	1,280,321	0.6%	1,287,534	1,280,321	0.6%
Fully Diluted Book Value Per Share	\$20.26	\$18.45	9.8%	\$20.26	\$18.45	9.8%
PERFORMANCE RATIOS						
Return on Average Assets	1.72%	1.73%		1.64%	1.70%	
Return on Average Common Equity	16.99%	18.81%		16.49%	19.05%	
Efficiency Ratio	49.87%	51.30%		51.46%	51.16%	