

CHECKPOINT

July 22, 2022

AB&T performed well in the second quarter as we earned \$603 thousand in net income on net revenue of \$2.1 million. Despite headwinds of continued inflation and economic uncertainty, AB&T's adherence to our conservative culture and well-defined strategies continued to bear fruit throughout the second quarter as average loans rose to \$167.8 million. Growth in core loans, which is net of PPP, was 13.74% year-over-year on an end of period basis. As we cross the halfway point of 2022, we remain encouraged about both the short and long-term prospects for the Bank.

The Bank's core deposits remained robust and expected runoff, as clients utilized some of the record savings incurred during the pandemic and resulting government stimulus, was minimal. Demand deposits, which represents our core strategy of deep and lasting customer relationships, are up 7.4% from a year ago and 45.2% from June 30, 2020 to June 30, 2022.

Consistent with our ethic of entrepreneurship and discipline, operating expenses declined for the second quarter. Our year-to-date 2022 non-interest expenses of \$2.722 million represent a decrease of 0.9% from the same period in 2021. Interest expense remains consistent, but upward pressure in market rates will affect interest expense in subsequent quarters.

The Bank's asset quality again remained strong in 2Q22, with Non-Performing Assets as a Percent of Total Assets improving from 1.26% in 1Q22 to 0.20% 2Q22. Further, the bank's Allowance for Losses on Loans and Leases as a Percent of Total Loans is 1.38%.

Diluted Earnings Per Share increased to \$0.48 for the second quarter and to \$0.77 for the first half of 2022. Fully diluted Book Value Per Share of \$16.16 at June 30, 2022.

Our non-interest-bearing deposit and floating rate loan portfolio position us well for economic pressures, but we remain focused on a forward-looking outlook.

Second Quarter 2022 Highlights:

- Net Income increased 39.9% in 2Q22 compared to 2Q21.
- In 2Q22, Net Revenue grew 10.6% compared to 2Q21 but declined 1.2% year over year.
- Non-Interest Income for the quarter was up 8.5% compared to 2Q21.
- Non-Interest Expense declined 1.4% in 2Q22 compared to 2Q21 due to continued disciplined expense management.
- Average Loans decreased 1.2% compared to the second quarter of 2021. Core loans, net of PPP, grew 13.74% year-over-year.
- Average Deposits held steady from 2Q21 to 2Q22. Average Non-Interest Bearing Demand Deposits were up 3.6% during that same period.
- Asset Quality remained strong with a 1.38% Allowance for Losses on Loans and Leases as a Percent of Total Loans at June 30, 2022.
- Diluted Earnings Per Share increased 38.9% to \$0.48 for the second guarter compared to 2Q21.
- Fully Diluted Book Value Per Share stood at \$16.16 at quarter end, an increase of 6.8% from 2Q21.

Through the first two quarters of 2022, AB&T's solid performance has once again illustrated that our high operational standards and practices, combined with the drive and expertise of the most skilled and dedicated bankers in the market, continue to yield impressive results in the key metrics that drive profitability.

At AB&T, all our efforts will remain focused on realizing our vision of becoming the Gold Standard of community banking through top-level service, solutions delivery, and an unwavering commitment to those we serve.

Sincerely,

Perry Revell

Chief Executive Officer

Matt Rushton President

Community Capital Bancshares, Inc. Second Quarter 2022 Performance Highlights

Albany, GA July 22, 2022 Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED) (in thousands except per share amounts)

OPERATING RESULTS Une Journal 1,895 1,710 10.8% 1,910 <		Quarter-End		%	Year-To-Date Comparison		%
Net Interest Income 1,895 1,710 10,8% 3,513 3,551 1,1% Non-Interest Income 242 223 8,5% 466 478 2.5% Nor-Interest Income 2,1437 1,933 1,08% 3,979 4,029 1,25% Nor-Interest Expense 1,362 1,382 1,41% 2,722 2,746 0,9% Nor-Interest Expense 1,362 1,382 1,41% 2,722 2,746 0,9% Net Income Before Taxes 1,720 1,203 2,0% Net Income Before Taxes 1,720 1,203 2,0% Net Income Before Taxe Expense 1,720 1,200 3,9% 960 1,005 2,5% Net Income Before Taxe Expense 1,720 1,200 3,9% 960 1,005 2,5% Net Income Before Taxe Expense 1,720 1,200 1,005 2,5% Net Income 1,200 1,005 2,5% Net Income Before Taxe Expense 1,720 1,200 1,005 2,5% Net Income Before Taxe Expense 1,720 1,200 1,005 2,5% Net Income Before Taxe Expense 1,720 1,200 1,005 2,5% Net Income Before Taxe Expense 1,720 1,200 1,005 1,005 2,5% Net Income Before Taxe Expense 1,720 1,200 1,005		June 30, 2022	June 30, 2021		June 30, 2022	June 30, 2021	
Non-Interest Income	OPERATING RESULTS						
Net Revenue			,				
Non-Interest Expense		= :=					
Net Income Before Taxes		,				,	
Net Income Tax Expense 172 120 43.3% 277 278 0.4% Net Income Net Income 172 120 43.3% 189.% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.5% 1.005 2.05% 1.005 2.05% 1.005 2.05% 1.005 2.05% 1.005 2.05% 1.005 2.05% 1.005 2.05% 1.005 2.05% 1.005 2.05% 1.005 2.05% 1.005 2.05% 2.05	·	,	,		,	, -	
Net Income						,	
BALANCE SHEET	•						
Average Assets	Net Income	603	431	39.9%	980	1,005	-2.5%
Average Loans	BALANCE SHEET						
Average Non-Interest-Bearing Demand Deposits 102,878 99,269 3.6% 101,876 94,841 7.4% Average Deposits 228,779 228,779 228,749 0.0% 226,789 229,512 -1.2% 228,779 20,660 18,847 9.6% 20,371 19,506 4.4% Period Ending Stockholders' Equity 20,660 18,847 9.6% 20,371 19,506 4.4% Period Ending Stockholders' Equity 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 7.7% 20,543 19,068 20,543 20,54	Average Assets	259,961	263,319	-1.3%	261,164	265,727	-1.7%
Average Boposits	Average Loans	167,881	169,853	-1.2%	168,420	172,783	-2.5%
Average Stockholders' Equity Period Ending Stockholders' Equity 20,660 18,847 9,6% 20,371 19,506 4,4% Period Ending Stockholders' Equity 20,543 19,068 7,7% 20,543 19,068 7,7% BANK CAPITAL RATIOS Tier 1 Leverage Ratio 9,05% 8,07% Common Equity Tier 1 (CET1) 12,91% 12,24% Total Capital Ratio 14,16% 13,67% ASSET QUALITY METRICS Non-Performing Assets Non-Performing Assets as % of Total Assets OREO 5,020 0 0 0 Provision for Losses on Loans and Leases	Average Non-Interest-Bearing Demand Deposits	102,878	99,269	3.6%	101,876	94,841	7.4%
Period Ending Stockholders' Equity 20,543 19,068 7.7% 20,543 12,945 12,9	Average Deposits	228,779	228,749	0.0%	226,789	229,512	-1.2%
BANK CAPITAL RATIOS	Average Stockholders' Equity	20,660	18,847	9.6%	20,371	19,506	4.4%
Tier 1 Leverage Ratio 9.05% 8.07% Common Equity Tier 1 (CET1) 12.91% 12.42% Total Capital Ratio 14.16% 13.67% ASSET QUALITY METRICS Non-Performing Assets 502 122 Non-Performing Assets as % of Total Assets 0.20% 0.05% OREO 0 0 0 Provision for Losses on Loans and Leases 0 0 0 Allowance for Losses on Loans and Leases as % of Total Loans 1.38% 1.59% YTD Charge-Offs as % of Total Loans 80.48 \$0.34 38.9% \$0.77 \$0.80 -3.1% PER SHARE Diluted Earnings Per Share \$0.48 \$0.34 38.9% \$0.77 \$0.80 -3.1% Average Shares Outstanding (fully diluted) 1,269,170 1,260,062 0.7% 1,266,836 1,259,396 0.6% Period Ending Shares Outstanding (fully diluted) 1,271,503 1,260,729 0.9% 1,271,503 1,260,729 0.9% 1,271,503 1,260,729 0.9% 1,261,729 0.9%	Period Ending Stockholders' Equity	20,543	19,068	7.7%	20,543	19,068	7.7%
Tier 1 Leverage Ratio 9.05% 8.07% Common Equity Tier 1 (CET1) 12.91% 12.42% Total Capital Ratio 14.16% 13.67% ASSET QUALITY METRICS Non-Performing Assets Non-Performing Assets as % of Total Assets OREO Non-Performing Assets as % of Total Assets OREO Provision for Losses on Loans and Leases Allowance for Losses on Loans and Leases as % of Total Loans YTD Charge-Offs as % of Total Loans PER SHARE Diluted Earnings Per Share Average Shares Outstanding (fully diluted) Period Ending Shares Outstanding (fully diluted) 1,269,170 1,260,062 Period Ending Shares Outstanding (fully diluted) 1,271,503 1,260,729 Period Ending Shares Outstanding (full	BANK CAPITAL RATIOS						
Common Equity Tier 1 (CET1) 12.91% 12.42% 13.67% 14.16% 14.16%	Tier 1 Leverage Ratio				9.05%	8.07%	
Total Capital Ratio					12.91%	12.42%	
Non-Performing Assets S02 122 Non-Performing Assets as % of Total Assets 0.20% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.00% 0.0					14.16%	13.67%	
Non-Performing Assets S02 122 Non-Performing Assets as % of Total Assets 0.20% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.0	ASSET OLIALITY METRICS						
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Allowance for Losses on Loans and Leases as % of Total Loans YTD Charge-Offs as % of Total Loans PER SHARE Diluted Earnings Per Share Average Shares Outstanding (fully diluted) Period Ending Shares Outstanding (fully diluted) 1,269,170 1,260,062 1,271,503 1,260,729 1,271,503 1,260,729 1,271,503 1,260,729 1,271,503 1,271,503 1,260,729 1,271,503	· · · · · · · · · · · · · · · · · · ·						
YTD Charge-Offs as % of Total Loans -0.01% 0.00% PER SHARE Diluted Earnings Per Share \$0.48 \$0.34 38.9% \$0.77 \$0.80 -3.1% Average Shares Outstanding (fully diluted) 1,269,170 1,260,062 0.7% 1,266,836 1,259,396 0.6% Period Ending Shares Outstanding (fully diluted) 1,271,503 1,260,729 0.9% 1,271,503 1,260,729 0.9% Fully Diluted Book Value Per Share \$16.16 \$15.12 6.8% \$16.16 \$15.12 6.8% PERFORMANCE RATIOS Return on Average Assets 0.93% 0.65% 0.75% 0.76% Return on Average Common Equity 11.67% 9.15% 9.62% 10.30%	Provision for Losses on Loans and Leases				0	0	
PER SHARE Diluted Earnings Per Share \$0.48 \$0.34 38.9% \$0.77 \$0.80 -3.1% Average Shares Outstanding (fully diluted) 1,269,170 1,260,062 0.7% 1,266,836 1,259,396 0.6% Period Ending Shares Outstanding (fully diluted) 1,271,503 1,260,729 0.9% 1,271,503 1,260,729 0.9% Fully Diluted Book Value Per Share \$16.16 \$15.12 6.8% \$16.16 \$15.12 6.8% PERFORMANCE RATIOS Return on Average Assets 0.93% 0.65% 0.75% 0.76% Return on Average Common Equity 11.67% 9.15% 9.62% 10.30%	Allowance for Losses on Loans and Leases as % of Total Loans				1.38%	1.59%	
Diluted Earnings Per Share \$0.48 \$0.34 38.9% \$0.77 \$0.80 -3.1% Average Shares Outstanding (fully diluted) 1,269,170 1,260,062 0.7% 1,266,836 1,259,396 0.6% Period Ending Shares Outstanding (fully diluted) 1,271,503 1,260,729 0.9% 1,271,503 1,260,729 0.9% Fully Diluted Book Value Per Share \$16.16 \$15.12 6.8% \$16.16 \$15.12 6.8% PERFORMANCE RATIOS Return on Average Assets 0.93% 0.65% 0.75% 0.76% Return on Average Common Equity 11.67% 9.15% 9.62% 10.30%	YTD Charge-Offs as % of Total Loans				-0.01%	0.00%	
Diluted Earnings Per Share \$0.48 \$0.34 38.9% \$0.77 \$0.80 -3.1% Average Shares Outstanding (fully diluted) 1,269,170 1,260,062 0.7% 1,266,836 1,259,396 0.6% Period Ending Shares Outstanding (fully diluted) 1,271,503 1,260,729 0.9% 1,271,503 1,260,729 0.9% Fully Diluted Book Value Per Share \$16.16 \$15.12 6.8% \$16.16 \$15.12 6.8% PERFORMANCE RATIOS Return on Average Assets 0.93% 0.65% 0.75% 0.76% Return on Average Common Equity 11.67% 9.15% 9.62% 10.30%	PER SHARE						
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Period Ending Shares Outstanding (fully diluted) 1,271,503 1,260,729 0.9% 1,271,503 1,260,729 0.9% Fully Diluted Book Value Per Share \$16.16 \$15.12 6.8% \$16.16 \$15.12 6.8% PERFORMANCE RATIOS Return on Average Assets 0.93% 0.65% 0.75% 0.76% Return on Average Common Equity 11.67% 9.15% 9.62% 10.30%						·	
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Return on Average Assets 0.93% 0.65% 0.75% 0.76% Return on Average Common Equity 11.67% 9.15% 9.62% 10.30%	PERFORMANCE RATIOS						
Return on Average Common Equity 11.67% 9.15% 9.62% 10.30%		0.93%	0.65%		0.75%	0.76%	
	· ·						
Efficiency Ratio 63.73% 71.50% 68.41% 68.16%	Efficiency Ratio	63.73%	71.50%		68.41%	68.16%	