



CHECKPOINT

First Quarter 2018 Highlights:

- Net Revenue grew 1.8% in the first quarter compared to 1Q17, thanks in large part to a 6.8% increase in Net Interest Income in 1Q18 compared to the first quarter of 2017.
- Net Income was up 10.5% compared to 1Q17, due primarily to the reduction of the corporate tax rate from 34% to 21%.
- Average Loans for the quarter increased 7.0% compared to the first quarter of last year.
- Average Deposits increased 21.0% compared to 1Q17 and Average Non-Interest Bearing Demand Deposits were also up 15.2% during that same period.
- The bank's Average Assets increased 17.4% compared to first quarter of last year.
- Asset Quality remains strong with a 1.40% Allowance for Loan Losses as a Percent of Total Loans for the first quarter of 2018.
- Average Stockholders' Equity for the quarter declined by 10.1% compared to 1Q17, driven by a one-time adjustment to the bank's Deferred Tax Asset due to last year's change in the corporate tax rate.
- Diluted Earnings Per Share were \$0.04 for 1Q18.
- Fully Diluted Book Value Per Share was \$2.22, a decrease of 9.2% from 1Q17, due to the adjustment of the Deferred Tax Asset.

Following a particularly strong 2017, AB&T ended the first quarter of 2018 showing positive performance in several key areas.

The bank saw Net Revenue growth of 1.8% in 1Q18 compared to the first quarter of last year, thanks in large part to a 6.8% increase in Net Interest Income in the quarter compared to 1Q17. Net Income for the quarter was up 10.5% compared to the first quarter of last year, due primarily to the reduction of the corporate tax rate from 34% to 21%.

The first quarter of 2018 also saw continued improvement on the bank's balance sheet with AB&T realizing an overall growth of 7.0% compared to 1Q17 and an increase in Average Deposits of 21% over the first quarter of 2017. The bank's Average Non-Interest Bearing Demand Deposits grew by 15.2% in 1Q18, compared with 1Q17 and Average Assets were up 17.4% from the first quarter of last year.

Once again, AB&T's asset quality remains strong with Non-Performing Assets as a Percent of Total Assets at only 0.04% and the bank's Allowance for Loan Losses as a Percent of Total Loans at 1.40% for the first quarter.

Despite that solid performance, Average Stockholder Equity was down 10.1% for the quarter compared to 1Q17, driven by the one-time adjustment to the bank's Deferred Tax Asset following last year's change in the corporate tax rate.

The dip in Average Stockholders' Equity notwithstanding, 1Q18 once again illustrated that the bank's high operational standards and practices, combined with the drive and expertise of its talented team of bankers, continue to yield impressive results in the key metrics that drive profitability. As the year progresses, AB&T expects to see increased success, further validating that the exceptional service the bank provides its present and future clients truly is the Gold Standard of community banking.



Community Capital Bancshares, Inc. First Quarter 2018 Performance Highlights

Albany, GA
April 30, 2018
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-end			Year-to-date		
	March 31, 2018	March 31, 2017	% Change	March 31, 2018	March 31, 2017	% Change
OPERATING RESULTS						
Net Interest Income	1,406	1,316	6.8%	1,406	1,316	6.8%
Non-Interest Income	249	309	-19.4%	249	309	-19.4%
Net Revenue	1,655	1,625	1.8%	1,655	1,625	1.8%
Non-Interest Expense	1,314	1,250	5.1%	1,314	1,250	5.1%
Net Income Before Taxes	341	375	-9.1%	341	375	-9.1%
Income Tax Expense	77	136	-43.4%	77	136	-43.4%
Net Income	264	239	10.5%	264	239	10.5%
BALANCE SHEET						
Average Assets	179,821	153,111	17.4%	179,821	153,111	17.4%
Average Loans	139,383	130,232	7.0%	139,383	130,232	7.0%
Average Non-Interest-Bearing Demand Deposits	44,848	38,944	15.2%	44,848	38,944	15.2%
Average Deposits	153,193	126,624	21.0%	153,193	126,624	21.0%
Average Stockholders' Equity	13,603	15,136	-10.1%	13,603	15,136	-10.1%
Period Ending Stockholders' Equity	13,686	15,036	-9.0%	13,686	15,036	-9.0%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				7.87%	8.88%	
Common Equity Tier 1 (CET1)				10.54%	10.48%	
Total Capital Ratio				11.79%	11.74%	
ASSET QUALITY METRICS						
Non-Performing Assets				62	0	
Non-Performing Assets as % of Total Assets				0.04%	0.00%	
OREO				0	0	
Provision for Loan Losses				0	0	
Allowance for Loan Losses as % of Total Loans				1.40%	1.53%	
PER SHARE						
Diluted Earnings Per Share	\$0.04	\$0.04	11.6%	\$0.04	\$0.04	11.6%
Average Shares Outstanding (fully diluted)	6,154,246	6,218,881	-1.0%	6,154,246	6,218,881	-1.0%
Period Ending Shares Outstanding (fully diluted)	6,154,246	6,142,385	0.2%	6,154,246	6,142,385	0.2%
Fully Diluted Book Value Per Share	\$2.22	\$2.45	-9.2%	\$2.22	\$2.45	-9.2%
PERFORMANCE RATIOS						
Return on Average Assets	0.59%	0.62%		0.59%	0.62%	
Return on Average Common Equity	7.76%	6.32%		7.76%	6.32%	
Efficiency Ratio	79.38%	76.93%		79.38%	76.93%	