



## CHECKPOINT

### Third Quarter 2018 Highlights:

- Net Revenue grew 2.8% in the third quarter compared to 3Q17 and 2.4% year to date compared to the first three quarters of 2017.
- Net Interest Income was up 4.5% in 3Q18 compared to the third quarter of 2017 and up 5.7% year to date compared to the same period last year.
- Net Income was up 34.1% compared to 3Q17, and 20.5% year to date compared to the first three quarters of 2017.
- Average Assets were up 3.2% compared to 3Q17 and 11.7% year to date compared to the same period last year.
- Average Loans for the quarter increased 6.6% compared to 3Q17 and 7.2% compared to the same period last year.
- Average Deposits increased 5.7% compared to 3Q17 and 14.5% year to date compared to the first three quarters of 2017.
- Asset Quality remains strong with Non-Performing Assets as a Percent of Total Assets at 0.02% and the bank's Allowance for Loan Losses as a Percent of Total Loans was at 1.28%.
- Average Stockholders' Equity for the quarter declined by 8.5% compared to 3Q17.
- Diluted Earnings Per Share were \$0.28 for 3Q18, up 34.0% from the third quarter of 2017.
- Fully Diluted Book Value Per Share was \$11.63, a decrease of 7.9% from 3Q17.

Following a year-long trend, AB&T ended the third quarter of 2018 showing positive performance in several key areas. The bank saw Net Revenue growth of 2.8% in 3Q18 compared to the third quarter of last year and 2.4% growth compared to the first three quarters of 2017. That increase, combined with decreased Income Tax Expense, led to a 34.1% rise in Net Income compared to 3Q17 and a 20.5% increase year to date compared to the first three quarters of 2017.

The third quarter of 2018 also saw continued improvement on the bank's balance sheet with AB&T realizing a 3.2% rise in Average Assets compared to 3Q17. Average Loans were up 6.6% compared to 3Q17 and Average Deposits increased 5.7%.

Once again, AB&T's asset quality remains strong with Non-Performing Assets as a Percent of Total Assets at only 0.02% and the bank's Allowance for Loan Losses as a Percent of Total Loans was at 1.28%.

Despite that solid performance, Average Stockholders' Equity was down 8.5% compared to 3Q17 and the bank's Fully Diluted Book Value Per Share was down 7.9% from 3Q17. Each change was driven by the one-time adjustment to the bank's Deferred Tax Asset following last year's change in the corporate tax rate.

Always striving to improve, the bank's third quarter performance again illustrates that AB&T's high operational standards and practices, combined with the hard work of the entire team, continue to yield improving results in the key metrics that drive profitability. As the year progresses, we expect to see increased success, further validating that the exceptional products and services the bank provides its present and future clients truly are the Gold Standard of community banking.



## Community Capital Bancshares, Inc. Third Quarter 2018 Performance Highlights

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

### FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-end			Year-to-date		
	September 30, 2018	September 30, 2017	%	September 30, 2018	September 30, 2017	%
			Change			Change
<b>OPERATING RESULTS</b>						
Net Interest Income	1,489	1,425	4.5%	4,316	4,083	5.7%
Non-Interest Income	248	264	-6.1%	735	848	-13.3%
Net Revenue	1,737	1,689	2.8%	5,051	4,931	2.4%
Non-Interest Expense	1,287	1,281	0.5%	3,915	3,784	3.5%
Net Income Before Taxes	450	408	10.3%	1,136	1,147	-1.0%
Income Tax Expense	100	147	-32.0%	256	417	-38.6%
Net Income	350	261	34.1%	880	730	20.5%
<b>BALANCE SHEET</b>						
Average Assets	177,178	171,635	3.2%	178,735	160,030	11.7%
Average Loans	146,932	137,865	6.6%	141,742	132,168	7.2%
Average Non-Interest-Bearing Demand Deposits	38,407	37,740	1.8%	40,490	38,138	6.2%
Average Deposits	142,702	134,969	5.7%	148,402	129,656	14.5%
Average Stockholders' Equity	14,181	15,495	-8.5%	13,882	15,286	-9.2%
Period Ending Stockholders' Equity	14,320	15,551	-7.9%	14,320	15,551	-7.9%
<b>BANK CAPITAL RATIOS</b>						
Tier 1 Leverage Ratio				8.61%	8.32%	
Common Equity Tier 1 (CET1)				10.27%	10.20%	
Total Capital Ratio				11.52%	11.46%	
<b>ASSET QUALITY METRICS</b>						
Non-Performing Assets				36	71	
Non-Performing Assets as % of Total Assets				0.02%	0.04%	
OREO				0	0	
Provision for Loan Losses				0	0	
Allowance for Loan Losses as % of Total Loans				1.28%	1.33%	
<b>PER SHARE</b>						
Diluted Earnings Per Share	\$0.28	\$0.21	34.0%	\$0.71	\$0.59	20.9%
Average Shares Outstanding (fully diluted)	1,231,116	1,230,058	0.1%	1,230,968	1,234,104	-0.3%
Period Ending Shares Outstanding (fully diluted)	1,231,116	1,230,849	0.0%	1,231,116	1,230,849	0.0%
Fully Diluted Book Value Per Share	\$11.63	\$12.63	-7.9%	\$11.63	\$12.63	-7.9%
<b>PERFORMANCE RATIOS</b>						
Return on Average Assets	0.79%	0.61%		0.66%	0.61%	
Return on Average Common Equity	9.87%	6.74%		8.45%	6.37%	
Efficiency Ratio	74.13%	75.84%		77.51%	76.74%	