

News Release
FOR IMMEDIATE RELEASE
January 26, 2017
Community Capital Bancshares, Inc. (OTCQX: ALBY)
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Community Capital Bancshares, Inc. Announces Results for the Fourth Quarter and Fiscal Year 2016
Albany, GA - Community Capital Bancshares, Inc. (OTCQX: ALBY)

January 26, 2017

Fourth Quarter and Year-end 2016 Highlights:

- AB&T completed the previously announced conversion to a state-chartered bank on December 30, 2016.
- Net income for the quarter increased 139.5% year-over-year and 11.4% on a linked quarter basis.
- Diluted earnings per share grew 88.4% year-over-year.
- Loans increased 10.5% year-over-year and 2.2% on a linked quarter basis.
- Deposits grew 3.2% year-over-year and 5.8% from 3Q16.
- Demand Deposits were up 18.9% year-over-year and 18.3% on a linked quarter basis. Demand Deposits represented more than 32% of total deposits at December 31st.
- Non-performing assets declined to \$0 from 0.22% of Total Assets a year ago.
- The Allowance for Loan Losses declined 10% year over year and 2.9% from 3Q16. The decline in the Allowance was the result of growth in Total Loans along with \$0 Provision for Loan Losses rather than a significant increase in net losses. Net losses for 2016 totaled less than \$10,000.
- There has been no Provision for Loan Losses since FY2014.

The year was highlighted by the conversion from a national bank to a state-chartered bank. The bank's application to convert was approved on December 2nd by the Georgia Department of Banking and Finance and the conversion was completed on December 30th. Going forward, we expect this conversion to enhance our ability to serve our community.

2016 was a year of significant improvement in earnings as Net Income grew 88.4% from 2015. The growth in Net Income was attributable to growth in Interest Income, which was primarily due to growth in Total Loans. Additionally, the bank experienced growth in fee income and continued to exercise disciplined expense management.

Loans grew 10.5% from year-end 2015 and credit quality remains strong. Our underwriting philosophy has not changed in the past six years. At December 31st, there were no Non-Performing Assets on the books. In addition, the Company has not provided for loan losses since fiscal year 2014, yet the Allowance for Loan Losses remains healthy at 1.47% of Total Loans.

Deposits grew 3.2% year over year as the deposit mix continued to shift toward demand deposits. Demand deposits grew 18.9% year over year and represented over 32% of Total Deposits at December 31st up from slightly less than 28% of Total Deposits a year ago. Since clients typically maintain their Demand Deposits with their primary bank, the growth in Demand Deposits is a proxy for growth in relationships. On a linked quarter basis, Total Deposits grew 2.2%.

We continue to be encouraged about the future of Community Capital. The essence of our culture is to thoroughly understand our clients' needs and to craft solutions to meet those needs. In order to do so, we must be operationally sound and disciplined in thought and action. We believe that by honoring our culture and remaining true to who we are, we will become the bank of choice for those seeking a consultative and lasting banking experience. Our performance in 2016 supports this belief.



Community Capital Bancshares, Inc.
Fourth Quarter Earnings and Operating Results
December 31, 2016
(unaudited)

FINANCIAL SUMMARY (UNAUDITED)

(In Thousands except share and per share amounts)

	Period Ending December 31, 2016	Period Ending September 30, 2016	% Change From Period Ending September 30, 2016 to Period Ending December 31, 2016	Period Ending December 31, 2015	% Change From Period Ending December 31, 2015 to Period Ending December 31, 2016
QUARTERLY OPERATING RESULTS					
Net Income	\$206	\$185	11.4%	\$86	139.5%
Net Income Available to Common Stockholders	\$206	\$185	11.4%	\$86	139.5%
Diluted Earnings Per Share (annualized)	\$0.13	\$0.12	11.4%	\$0.05	139.5%
Return on Average Assets	0.55%	0.52%		0.24%	
Return on Average Common Stockholders' Equity	5.46%	4.97%		2.37%	
Average Diluted Shares Outstanding	6,371,872	6,371,872		6,371,872	
YEAR-TO-DATE OPERATING RESULTS					
Net Income	\$633	\$427		\$336	88.4%
Net Income Available to Common Stockholders	\$633	\$427		\$336	88.4%
Diluted Earnings Per Share (annualized)	\$0.10	\$0.09		\$0.05	88.4%
Return on Average Assets	0.44%	0.40%		0.24%	
Return on Average Common Stockholders' Equity	4.27%	3.86%		2.34%	
Average Diluted Shares Outstanding	6,371,872	6,371,872		6,371,872	
BALANCE SHEET					
Total Assets	\$151,182	\$143,769	5.2%	\$144,979	4.3%
Loans	\$128,899	\$126,175	2.2%	\$116,622	10.5%
Non-interest-bearing Demand Deposits	\$39,421	\$33,323	18.3%	\$33,166	18.9%
Total Deposits	\$123,081	\$116,285	5.8%	\$119,302	3.2%
Stockholders' Equity	\$15,093	\$14,908	1.2%	\$14,476	4.3%
ASSET QUALITY METRICS					
Total Non-performing assets	\$0	\$0	0%	\$326	-100.0%
Non-performing assets as % of Total Assets	0.00%	0.00%	0%	0.22%	-100.0%
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Provision for Loan Losses	\$0	\$0	0%	\$0	0%
Allowance for Loan Losses as % of Total Loans	1.47%	1.52%	-2.9%	1.64%	-10.0%