



## CHECKPOINT

### Third Quarter 2017 Highlights:

- Net Revenue grew 3.7% compared to 3Q16 and 8.6% year to date compared to the same period last year, thanks to an 11.9% increase in Net Interest Income compared to 3Q16 and a 9.0% rise year to date compared to the same period in 2016.
- Total Net Income was up 41.1% from 3Q16 and 71% year to date compared to the first three quarters of 2016, driven primarily by increases in Net Revenue and decreases in Non-Interest Expense.
- The bank's Efficiency Ratio improved to 75.84% compared to 82.07% in 3Q16 and to 76.74% for the first three quarters of 2017 compared to 84.95% for the same period in 2016.
- Average Loans for the quarter increased 11.2% compared to 3Q16 and 10.3% year to date compared to the first three quarters of 2016.
- Average Deposits increased 18.8% compared to 3Q16 and 13.8% year to date compared to the same period last year.
- Diluted Earnings per Share increased 46.2% compared to 3Q16 and were up 76.5% year to date compared to the first three quarters of last year.
- Asset Quality remains strong with a 1.33% Allowance for Loan Losses as a Percent of Total Loans for the first three quarters of 2017.

AB&T has sustained positive results in the third quarter thanks to improved performance in several key areas.

The bank saw growth in Net Revenue of 3.7% in 3Q compared to 3Q16 and an increase of 8.6% year to date when compared to the first three quarters of 2016. That increase came as a direct result of increased Net Interest Income (up 11.9% compared to 3Q16 and 9.0% year to date compared to that period last year).

The interest income growth, coupled with a 4.2% decrease in Non-Interest Expense, helped drive a 41.1% Net Income increase in 3Q17 compared to 3Q16. Year to date, Net Income was up 71.0% compared to the first three quarters of 2016.

The quarter also saw continued improvement on the balance sheet, with the bank realizing an 11.2% increase in Average Loans and an 18.8% increase in Average Deposits compared to 3Q16. Average Assets were up 19.5% compared to the third quarter last year and 11.5% year to date compared to the same period in 2016. The bank remains well-capitalized and again reports excellent asset quality.

Through the first three quarters of 2017, the bank's performance continues to impress. AB&T has shown appreciable growth across the board, while consistently maintaining high operational standards and practices. Our associates continually strive for excellence and their hard work has again proven the bank can maintain success while providing the exceptional standard of service our current and future clients have come to expect. Additionally, the bank continues to be a driving force in its market, and has strengthened its bond with the local community throughout the year. We believe adherence to our proven formula for success will yield similar results through year's end and well into the future.



## Community Capital Bancshares, Inc. Third Quarter 2017 Performance Highlights

Albany, GA  
October 27, 2017  
Community Capital Bancshares, Inc. (OTCQX: ALBY)

### FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

|   | Quarter-end           |                       |        | Year-to-date          |                       |        |
|---|-----------------------|-----------------------|--------|-----------------------|-----------------------|--------|
|   | September 30,<br>2017 | September 30,<br>2016 | %      | September 30,<br>2017 | September 30,<br>2016 | %      |
|   |                       |                       | Change |                       |                       | Change |
| <b>OPERATING RESULTS</b>                      |                       |                       |        |                       |                       |        |
| Net Interest Income                           | 1,425                 | 1,273                 | 11.9%  | 4,083                 | 3,745                 | 9.0%   |
| Non-Interest Income                           | 264                   | 356                   | -25.8% | 848                   | 796                   | 6.5%   |
| Net Revenue                                   | 1,689                 | 1,629                 | 3.7%   | 4,931                 | 4,541                 | 8.6%   |
| Non-Interest Expense                          | 1,281                 | 1,337                 | -4.2%  | 3,784                 | 3,858                 | -1.9%  |
| Net Income                                    | 261                   | 185                   | 41.1%  | 730                   | 427                   | 71.0%  |
| <b>BALANCE SHEET</b>                          |                       |                       |        |                       |                       |        |
| Average Assets                                | 171,635               | 143,682               | 19.5%  | 160,030               | 143,568               | 11.5%  |
| Average Loans                                 | 137,865               | 123,999               | 11.2%  | 132,168               | 119,872               | 10.3%  |
| Average Non-Interest-Bearing Demand Deposits  | 37,740                | 33,133                | 13.9%  | 38,138                | 32,303                | 18.1%  |
| Average Deposits                              | 134,969               | 113,567               | 18.8%  | 129,656               | 113,897               | 13.8%  |
| Average Stockholders' Equity                  | 15,495                | 14,900                | 4.0%   | 15,286                | 14,733                | 3.8%   |
| <b>BANK CAPITAL RATIOS</b>                    |                       |                       |        |                       |                       |        |
| Tier 1 Leverage Ratio                         |                       |                       |        | 8.32%                 | 9.27%                 |        |
| Common Equity Tier 1 (CET1)                   |                       |                       |        | 10.20%                | 10.34%                |        |
| Total Capital Ratio                           |                       |                       |        | 11.46%                | 11.61%                |        |
| <b>ASSET QUALITY METRICS</b>                  |                       |                       |        |                       |                       |        |
| Non-Performing Assets                         |                       |                       |        | 71                    | 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 |                       |                       |        | 1.33%                 | 1.52%                 |        |
| <b>PER SHARE</b>                              |                       |                       |        |                       |                       |        |
| Diluted Earnings Per Share                    | \$0.04                | \$0.03                | 46.2%  | \$0.12                | \$0.07                | 76.5%  |
| Average Shares Outstanding (fully diluted)    | 6,150,292             | 6,371,872             | -3.5%  | 6,170,519             | 6,371,872             | -3.2%  |
| <b>PERFORMANCE RATIOS</b>                     |                       |                       |        |                       |                       |        |
| Return on Average Assets                      | 0.61%                 | 0.52%                 |        | 0.61%                 | 0.40%                 |        |
| Return on Average Common Equity               | 6.74%                 | 4.97%                 |        | 6.37%                 | 3.86%                 |        |
| Efficiency Ratio                              | 75.84%                | 82.07%                |        | 76.74%                | 84.95%                |        |