



CHECKPOINT

First Quarter 2019 Highlights:

- Net Income was up 42.8% for the quarter compared to 1Q18, based on a variety of positive factors.
- Net Revenue grew 10.9% for the quarter compared to 1Q18, thanks in large part to a 15.3% increase in Net Interest Income.
- Average Loans for the quarter increased 12.4% compared to the first quarter of 2018.
- Average Deposits increased 4.1% compared to 1Q18 and Average Non-Interest Bearing Demand Deposits were also up 10.7% during that same period.
- The bank's Average Assets increased 8.3% compared to the first quarter of last year.
- Asset Quality remained strong with a 1.18% Allowance for Loan Losses as a Percent of Total Loans for the first quarter of 2019.
- Average Stockholders' Equity for the quarter increased 9.9% compared to 1Q18.
- Diluted Earnings per Share were \$0.31 for the first quarter, a 42.8% increase over diluted earnings per share of \$0.21 in 1Q18.
- Fully Diluted Book Value per Share was \$12.26 at quarter end, an increase of 10.3% from 1Q18 when the fully diluted book value per share was \$11.12.

Following a strong 2018, AB&T ended the first quarter of 2019 showing positive performance in several key areas of the bank.

Net Income for the quarter was up 42.8% compared to the first quarter of last year and Net Revenue was up 10.9%, thanks in large part to a 15.3% increase in Net Interest Income for the quarter compared to 1Q18.

The first quarter of 2019 also saw continued improvement on AB&T's balance sheet, with the bank realizing Average Loan growth of 12.4% compared to 1Q18 and an increase in Average Deposits of 4.1% for the same period. The bank's Average Non-Interest Bearing Demand Deposits also grew by 10.7% in the first quarter compared with 1Q18 and Average Assets were up 8.3% from the first quarter of last year.

The bank's asset quality once again remained strong in 1Q19, 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 at 1.18%

Thanks to that solid performance, Average Stockholders' Equity was up 9.9% for the quarter compared to 1Q18. Additionally, Diluted Earnings per Share was \$0.31 for the quarter, up from \$0.21 in 1Q18, and the Fully Diluted Book Value per Share was \$12.26.

Through the first quarter of 2019, 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. As we progress through this year, we expect to see continued success, further validating that the exceptional products and services AB&T provides its present and future clients truly represent the Gold Standard of community banking.



Community Capital Bancshares, Inc. First Quarter 2019 Performance Highlights

Albany, GA
April 24, 2019
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-end			Year-to-date		
	March 31, 2019	March 31, 2018	% Change	March 31, 2019	March 31, 2018	% Change
OPERATING RESULTS						
Net Interest Income	1,621	1,406	15.3%	1,621	1,406	15.3%
Non-Interest Income	214	249	-14.1%	214	249	-14.1%
Net Revenue	1,835	1,655	10.9%	1,835	1,655	10.9%
Non-Interest Expense	1,351	1,314	2.8%	1,351	1,314	2.8%
Net Income Before Taxes	484	341	41.9%	484	341	41.9%
Income Tax Expense	107	77	39.0%	107	77	39.0%
Net Income	377	264	42.8%	377	264	42.8%
BALANCE SHEET						
Average Assets	194,689	179,821	8.3%	194,689	179,821	8.3%
Average Loans	156,691	139,383	12.4%	156,691	139,383	12.4%
Average Non-Interest-Bearing Demand Deposits	49,625	44,848	10.7%	49,625	44,848	10.7%
Average Deposits	159,423	153,193	4.1%	159,423	153,193	4.1%
Average Stockholders' Equity	14,948	13,603	9.9%	14,948	13,603	9.9%
Period Ending Stockholders' Equity	15,098	13,686	10.3%	15,098	13,686	10.3%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				8.41%	7.87%	
Common Equity Tier 1 (CET1)				10.41%	10.54%	
Total Capital Ratio				11.61%	11.79%	
ASSET QUALITY METRICS						
Non-Performing Assets				40	62	
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				1.18%	1.40%	
PER SHARE						
Diluted Earnings Per Share	\$0.31	\$0.21	42.8%	\$0.31	\$0.21	42.8%
Average Shares Outstanding (fully diluted)	1,231,116	1,230,849	0.0%	1,231,116	1,230,849	0.0%
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	\$12.26	\$11.12	10.3%	\$12.26	\$11.12	10.3%
PERFORMANCE RATIOS						
Return on Average Assets	0.77%	0.59%		0.77%	0.59%	
Return on Average Common Equity	10.09%	7.76%		10.09%	7.76%	
Efficiency Ratio	73.61%	79.38%		73.61%	79.38%	