



## CHECKPOINT

### Second Quarter 2019 Highlights:

- Net Income was up 51.1% for the quarter compared to 2Q18 and was up 46.7% for the first two quarters of the year compared to the same period in 2018.
- Net Revenue grew 16.8% for the quarter compared to 2Q18 and 13.8% for the first two quarters of 2019 compared to the same period last year.
- Non-Interest Income for the quarter was up 25.1% compared to 2Q18 and up 5.1% compared to the first two quarters of 2018.
- Average Loans increased 12.9% compared to the first quarter of 2018 and 12.7% for the first two quarters of 2019 compared to the same period last year.
- Average Deposits increased 2.7% compared to 2Q18 and Average Non-Interest Bearing Demand Deposits were also up 27.5% during that same period.
- The bank's Average Assets increased 5.2% compared to the second quarter of last year.
- Asset Quality remained strong with a 1.15% Allowance for Loan Losses as a Percent of Total Loans for 2Q19.
- Average Stockholders' Equity for the quarter increased 10.7% compared to 2Q18.
- Diluted Earnings Per Share increased to \$0.33 for the second quarter and to \$0.63 the first half of 2019, up 51.1% and 46.7% for each respective period.
- Fully Diluted Book Value Per Share stood at \$12.51 at quarter end, an increase of 10.3% from 2Q18.

Following a strong first quarter, AB&T ended the second quarter of 2019 showing continued solid performance in several key areas.

Net Income for the quarter was up 51.1% compared to the second quarter of last year and Net Revenue was up 16.8%, thanks in part to a 25.1% increase in Non-Interest Income for the quarter compared to 2Q18.

The second quarter also saw steady improvement on the bank's balance sheet as the bank realized Average Loan growth of 12.9% compared to 2Q18 and an increase in Average Deposits of 2.7% for the same period. In addition, the change in deposit mix, as evidenced by the growth in Non-Interest Bearing Demand Deposits of 27.5% quarter over quarter, and 18.5% year over year, helped reduce funding costs and contributed to the growth in Net Interest Revenue for each respective period.

The bank's asset quality once again remained strong in 2Q19, with Non-Performing Assets as a Percent of Total Assets standing at only 0.02% and the bank's Allowance for Loan Losses as a Percent of Total Loans at 1.15%.

Diluted Earnings Per Share increased to \$0.33 for the second quarter and to \$0.63 for the first half of 2019, up 51.1% and 46.7% for each respective period. The increase in earnings per share less the dividend of \$0.10 per share paid to shareholders of record as of June 1, 2019 resulted in a 10.7% increase in Average Stockholders' Equity and a Fully Diluted Book Value Per Share of \$12.51 at June 30, 2019.

Through the first two quarters 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. Second Quarter 2019 Performance Highlights

Albany, GA  
July 30, 2019  
Community Capital Bancshares, Inc. (OTCQX: ALBY)

### FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-end			Year-to-date		
	June 30, 2019	June 30, 2018	% Change	June 30, 2019	June 30, 2018	% Change
<b>OPERATING RESULTS</b>						
Net Interest Income	1,638	1,420	15.4%	3,259	2,827	15.3%
Non-Interest Income	299	239	25.1%	513	488	5.1%
Net Revenue	1,937	1,659	16.8%	3,772	3,315	13.8%
Non-Interest Expense	1,420	1,314	8.1%	2,771	2,628	5.4%
Net Income Before Taxes	517	345	49.9%	1,001	687	45.7%
Income Tax Expense	115	79	45.6%	222	156	42.3%
Net Income	402	266	51.1%	779	531	46.7%
<b>BALANCE SHEET</b>						
Average Assets	188,539	179,278	5.2%	191,605	179,549	6.7%
Average Loans	156,812	138,869	12.9%	156,761	139,125	12.7%
Average Non-Interest Bearing Demand Deposits	48,826	38,284	27.5%	49,223	41,548	18.5%
Average Deposits	153,431	149,425	2.7%	156,410	151,298	3.4%
Average Stockholders' Equity	15,342	13,856	10.7%	15,146	13,730	10.3%
Period Ending Stockholders' Equity	15,397	13,965	10.3%	15,397	13,965	10.3%
<b>BANK CAPITAL RATIOS</b>						
Tier 1 Leverage Ratio				8.73%	8.18%	
Common Equity Tier 1 (CET1)				10.18%	10.60%	
Total Capital Ratio				11.34%	11.85%	
<b>ASSET QUALITY METRICS</b>						
Non-Performing Assets				37	60	
Non-Performing Assets as % of Total Assets				0.02%	0.03%	
OREO				0	0	
Provision for Loan Losses				0	0	
Allowance for Loan Losses as % of Total Loans				1.15%	1.36%	
<b>PER SHARE</b>						
Diluted Earnings Per Share	\$0.33	\$0.22	51.1%	\$0.63	\$0.43	46.7%
Average Shares Outstanding (fully diluted)	1,231,116	1,230,938	0.0%	1,231,116	1,230,894	0.0%
Period Ending Shares Outstanding (fully diluted)	1,231,116	1,231,116	0.0%	1,231,116	1,231,116	0.0%
Fully Diluted Book Value Per Share	\$12.51	\$11.34	10.3%	\$12.51	\$11.34	10.3%
<b>PERFORMANCE RATIOS</b>						
Return on Average Assets	0.85%	0.59%		0.81%	0.59%	
Return on Average Common Equity	10.48%	7.68%		10.29%	7.73%	
Efficiency Ratio	73.34%	79.18%		73.47%	79.28%	