



CHECKPOINT

Fourth Quarter 2018 Highlights:

- Net Revenue grew 1.5% for the quarter compared to 4Q17 and 2.2% year to date compared to 2017.
- Net Interest Income was up 4.6% compared to 4Q17 and 5.4% year to date compared to the same period last year.
- Net Income Before Taxes grew 18% compared to 4Q17 and 3.9% year to date, compared to the same period in 2017.
- Average Loans for the quarter increased 6.8% compared to 4Q17 and 7.1% from 2017.
- Average Deposits increased 1.3% compared to 4Q17 and 10.9% year to date compared 2017, while Average Non-Interest Bearing Demand Deposits were up 3% from 4Q17 and 5.3% year to date compared to the same period of 2017.
- AB&T's Net Income After Taxes was favorably impacted by a significant reduction in income tax expense (down 95.8% compared to 4Q17 and down 87.7% year over year) as a result of the reduction in the corporate tax rate following the enactment of the Tax Cuts and Jobs Act legislation signed into law in December 2017.
- The bank's Efficiency Ratio improved to 73.67% compared to 77.33% in 4Q17 and to 76.51% for 2018 compared to 76.95% in 2017.
- Asset Quality remains strong with a 1.21% Allowance for Loan Losses as a Percent of Total Loans for 2018.
- Diluted Earnings Per Share were \$.30 for the quarter and \$1.01 for the year, following the 1 for 5 reverse stock split which was effective June 1, 2018.

As it did throughout the year, the bank produced positive results as 2018 came to a close with AB&T showing continually improving performance in several key areas.

The bank experienced growth in Net Revenue of 1.5% in the fourth quarter compared to 4Q17 and an increase of 2.2% compared to 2017. That rise came as a direct result of a continued increase in Net Interest Income (up 4.6% compared to 4Q17 and 5.4% year over year) and a reduction in Non-Interest Expense (down 3.3% compared to 4Q17).

Those factors also contributed to an 18% increase in Net Income Before Taxes compared to 4Q17 and a 3.9% increase year to date compared to the same period last year. The bank also saw an increase in Net Income After Taxes thanks to reduced Income Tax Expense stemming from a reduction in the corporate tax rate following enactment of the Tax Cuts and Jobs Act in December 2017.

AB&T once again saw continued improvement on the balance sheet for the fourth quarter with the bank realizing a 6.8% increase in loans and a 1.3% increase in deposits compared to 4Q17. Average Assets were up 3% compared to the fourth quarter last year and 9.3% over 2017. Additionally, the bank remains well-capitalized and once again reports excellent asset quality with a 1.21% Allowance for Loan Losses as a Percent of Total Loans for 2018.

The bank's strong fourth quarter performance capped off what was another solid year for AB&T as the bank showed appreciable growth across the board, while consistently maintaining high operational standards and practices. The hard work of the entire AB&T team has once again proven that the bank can achieve success while providing the exceptional standard of service our current and future clients have come to expect. The bank continues to be a driving force in its market, and has further strengthened its bond with the local community throughout 2018, and we believe adherence to our proven formula for success will yield similar results well into the future.



Community Capital Bancshares, Inc. Fourth Quarter 2018 Performance Highlights

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

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

| | Quarter-end | | | Year-to-date | | |
|--|----------------------|----------------------|-------------|----------------------|----------------------|-------------|
| | December 31, 2018 | December 31, 2017 | % Change | December 31, 2018 | December 31, 2017 | % Change |
| OPERATING RESULTS | | | | | | |
| Net Interest Income | 1,539 | 1,471 | 4.6% | 5,855 | 5,554 | 5.4% |
| Non-Interest Income | 248 | 289 | -14.2% | 984 | 1,137 | -13.5% |
| Net Revenue | 1,787 | 1,760 | 1.5% | 6,839 | 6,691 | 2.2% |
| Non-Interest Expense | 1,316 | 1,361 | -3.3% | 5,232 | 5,145 | 1.7% |
| Net Income Before Taxes | 471 | 399 | 18.0% | 1,607 | 1,546 | 3.9% |
| Income Tax Expense | 107 | 2,538 | -95.8% | 364 | 2,955 | -87.7% |
| Net Income | 364 | (2,139) | | 1,243 | (1,409) | |
| BALANCE SHEET | | | | | | |
| Average Assets | 186,444 | 181,057 | 3.0% | 180,667 | 165,325 | 9.3% |
| Average Loans | 152,128 | 142,411 | 6.8% | 144,349 | 134,745 | 7.1% |
| Average Non-Interest-Bearing Demand Deposits | 44,201 | 42,926 | 3.0% | 41,425 | 39,345 | 5.3% |
| Average Deposits | 147,016 | 145,122 | 1.3% | 148,052 | 133,554 | 10.9% |
| Average Stockholders' Equity | 14,558 | 15,687 | -7.2% | 14,052 | 15,387 | -8.7% |
| Period Ending Stockholders' Equity | 14,701 | 13,421 | 9.5% | 14,701 | 13,421 | 9.5% |
| BANK CAPITAL RATIOS | | | | | | |
| Tier 1 Leverage Ratio | | | | 8.47% | 7.99% | |
| Common Equity Tier 1 (CET1) | | | | 9.89% | 10.38% | |
| Total Capital Ratio | | | | 11.11% | 11.64% | |
| ASSET QUALITY METRICS | | | | | | |
| Non-Performing Assets | | | | 35 | 66 | |
| 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 | | | | 1.21% | 1.30% | |
| PER SHARE | | | | | | |
| Diluted Earnings Per Share | \$0.30 | (\$1.74) | | \$1.01 | (\$1.14) | |
| Average Shares Outstanding (fully diluted) | 1,231,116 | 1,230,849 | 0.0% | 1,231,005 | 1,233,290 | -0.2% |
| 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 | \$11.94 | \$10.90 | 9.5% | \$11.94 | \$10.90 | 9.5% |
| PERFORMANCE RATIOS | | | | | | |
| Return on Average Assets | 0.78% | -4.73% | | 0.69% | -0.85% | |
| Return on Average Common Equity | 10.00% | -54.54% | | 8.85% | -9.16% | |
| Efficiency Ratio | 73.67% | 77.33% | | 76.51% | 76.95% | |