



CHECKPOINT

4th Quarter and Year-end 2019 Highlights:

- Net Income declined 31.0% in 4Q19 compared to 4Q18 due to non-recurring computer conversion charges in 4Q19. Net Income was up 16.9% for all 2019.
- Net Revenue grew 11.2% compared to 4Q18 and 12.2% for the year 2019.
- Non-Interest Income for the quarter was up 10.9% compared to 4Q18 and up 9.7% for the year 2019.
- Average Loans increased 9.2% compared to 4Q18 and 11.5% for the year 2019.
- Average Deposits grew 5.7% compared to 4Q18 and 4.8% for the year.
- Average Non-Interest-Bearing Demand Deposits were up 25.6% compared to 4Q18 and 24.4% for 2019.
- Asset Quality remained strong with a 1.16% Allowance for Loan Losses as a Percent of Total Loans December 31, 2019. A provision for loan losses of \$90,000 was added in 3Q19 to support loan growth.
- Diluted Earnings per Share for 2019 increased 16.4% to \$1.18.
- Fully Diluted Book Value per Share was \$12.87 at year-end, up 7.7% from December 31, 2018.

AB&T's trend of growing net income and earnings per share continued throughout 2019. Net Income for the year climbed 16.9% to \$1.453 million and resulted in fully diluted earnings per share of \$1.18, up from \$1.01 in 2018. This improvement in net income was accomplished even as the bank absorbed about \$266 thousand in non-recurring charges related to converting to a new core processing system in November 2019.

For 2019, Average Loans were up 11.5% compared to 2018 and Average Deposits grew 4.8%. In addition, the change in deposit mix as evidenced by 24.4% growth in Average Non-Interest-Bearing Demand Deposits during the year helped hold down funding costs and improve net interest income.

The bank's asset quality also remained strong in 4Q19, with Non-Performing Assets as a Percent of Total Assets standing at only 0.43% and the bank's Allowance for Loan Losses as a Percent of Total Loans at 1.16%. Non-Performing Assets included one loan that represented the bulk of the total. Repayment of the loan including interest and fees is expected in 1Q20.

As previously reported, in 3Q19 the bank had added \$90,000 to the Allowance for Loan Losses to support overall loan growth.

Also, in 2019, Bank Capital continued to grow, with the Tier 1 Leverage Ratio improving to 8.92%, up from 8.47% at year-end 2018, and the Total Capital Ratio climbing to 11.80% up from 11.11% at year-end 2018.

As of December 31, 2019, the bank reported Fully Diluted Book Value per Share of \$12.87.

AB&T continued on its path toward providing superior financial returns to shareholders throughout 2019, while also adhering to our commitment to operational excellence. Our talented and dedicated bankers once again showed how marrying our superior financial products and services with a deep understanding our clients and community will remain a winning strategy.

At AB&T, all our efforts will continue to be focused on realizing our vision of becoming the Gold Standard of community banking.



Community Capital Bancshares, Inc. Fourth Quarter 2019 Performance Highlights

Albany, GA
January 30, 2020
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-end			Year-to-date		
	December 31, 2019	December 31, 2018	%	December 31, 2019	December 31, 2018	%
			Change			Change
OPERATING RESULTS						
Net Interest Income	1,713	1,539	11.3%	6,594	5,855	12.6%
Non-Interest Income	275	248	10.9%	1,079	984	9.7%
Net Revenue	1,988	1,787	11.2%	7,673	6,839	12.2%
Non-Interest Expense	1,656	1,316	25.8%	5,815	5,232	11.1%
Net Income Before Taxes	332	471	-29.5%	1,858	1,607	15.6%
Income Tax Expense	81	107	-24.3%	405	364	11.3%
Net Income	251	364	-31.0%	1,453	1,243	16.9%
BALANCE SHEET						
Average Assets	195,730	186,444	5.0%	192,161	180,667	6.4%
Average Loans	166,123	152,128	9.2%	160,892	144,349	11.5%
Average Non-Interest-Bearing Demand Deposits	55,515	44,201	25.6%	51,515	41,425	24.4%
Average Deposits	155,423	147,016	5.7%	155,145	148,052	4.8%
Average Stockholders' Equity	16,092	14,558	10.5%	15,272	14,052	8.7%
Period Ending Stockholders' Equity	16,154	14,701	9.9%	16,154	14,701	9.9%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				8.92%	8.47%	
Common Equity Tier 1 (CET1)				10.60%	9.89%	
Total Capital Ratio				11.80%	11.11%	
ASSET QUALITY METRICS						
Non-Performing Assets				844	35	
Non-Performing Assets as % of Total Assets				0.43%	0.02%	
OREO				0	0	
Provision for Loan Losses				90	0	
Allowance for Loan Losses as % of Total Loans				1.16%	1.21%	
PER SHARE						
Diluted Earnings Per Share	\$0.20	\$0.30	-32.0%	\$1.18	\$1.01	16.4%
Average Shares Outstanding (fully diluted)	1,248,959	1,231,116	1.4%	1,236,329	1,231,005	0.4%
Period Ending Shares Outstanding (fully diluted)	1,255,626	1,231,116	2.0%	1,255,626	1,231,116	2.0%
Fully Diluted Book Value Per Share	\$12.87	\$11.94	7.7%	\$12.87	\$11.94	7.7%
PERFORMANCE RATIOS						
Return on Average Assets	0.51%	0.78%		0.76%	0.69%	
Return on Average Common Equity	6.24%	10.00%		9.51%	8.85%	
Efficiency Ratio	83.30%	73.64%		75.79%	76.50%	