

News Release  
FOR IMMEDIATE RELEASE  
October 28, 2016  
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## **Community Capital Bancshares, Inc. Announces Results for the Third Quarter of 2016**

Albany, GA (OTCQX: ALBY)

October 28, 2016

### Third Quarter 2016 Highlights:

- Net income for the quarter increased 90.7% year-over-year and 24.2% on a linked quarter basis.
- Diluted earnings per share grew 68.1% year-over-year.
- Loans increased 18.9% year-over-year and 3.9% on a linked quarter basis.
- Deposits grew 7.6% year-over-year and 2.3% from 2Q16.
- Demand Deposits were up 17.8% year-over-year and remained flat from 2Q16 to 3Q16. Demand Deposits represented more than 28% of total deposits at September 30<sup>th</sup>.
- Non-performing assets declined to \$0 from \$347,000 a year ago.
- The Allowance for Loan Losses declined 3.5% in 3Q16 to 1.52% of Total Loans due to the growth in the loan portfolio. The Allowance remains in a net recovery position year-to-date in FY2016.
- There has been no Provision for Loan Losses since FY2014.

Commenting on third quarter performance, President and CEO Luke Flatt had this to say:

“I am pleased to report that we continue to see significant improvement in the Bank’s performance as Net Income grew 90.7% year-over-year and 24.2% on a linked quarter basis. Year-to-date, Net Income is 70.8% higher than for the same nine-month period in 2015. The growth in Net Income is attributable to growth in loans and fee income and disciplined expense management.

The first three quarters of 2016 represent a period of controlled loan, deposit and balance sheet growth. This growth can be attributed to our ongoing efforts to broaden and deepen existing relationships and to bring aboard new relationships by offering sound advice and counsel to clients seeking financial solutions that are relevant to their needs.

Loans grew 18.9% year-over-year and 3.9% on a linked quarter basis. Credit quality remained strong as the growth in loans was achieved without compromising underwriting standards. At September 30<sup>th</sup>, there were no Non-Performing Assets on the books. In addition, the Company has not provided for loan losses since fiscal year 2014, yet the Allowance for Loan Losses remains healthy at 1.52% of Total Loans.

Deposits grew 7.6% year over year. I’m pleased to report that the deposit mix continued to shift toward demand deposits. Demand deposits grew 17.8% year-over-year and represented over 28% of Total Deposits at September 30<sup>th</sup> up from 26.2% of Total Deposits a year ago. Since clients typically maintain their Demand Deposits with their primary bank, the growth in Demand Deposits is a proxy for growth in relationships. On a linked quarter basis, Total Deposits grew 2.3%.

The future for Community Capital continues to look bright. We are operationally sound and our bankers are the best in the market. We believe by being disciplined in thought and action and by faithfully executing our plan over time, we will become the bank of choice for those seeking a consultative and lasting banking experience. This belief is supported in our performance through the first three quarters of 2016.”



# Community Capital Bancshares, Inc.

## Third Quarter Earnings and Operating Results

### September 30, 2016

(Unaudited)

#### FINANCIAL SUMMARY (UNAUDITED)

(In Thousands except share and per share amounts)

	Period Ending September 30, 2016	Period Ending June 30, 2016	% Change From Period Ending June 30, 2016 to Period Ending September 30, 2016	Period Ending September 30, 2015	% Change From Period Ending September 30, 2015 to Period Ending September 30, 2016
<b>QUARTERLY OPERATING RESULTS</b>					
Net Income	\$185	\$149	24.2%	\$97	90.7%
Net Income Available to Common Stockholders	\$185	\$149	24.2%	\$81	128.4%
Diluted Earnings Per Share (annualized)	\$0.12	\$0.09	24.2%	\$0.05	124.8%
Return on Average Assets	0.52%	0.41%		0.24%	
Return on Average Common Stockholders' Equity	4.97%	4.05%		2.25%	
Average Diluted Shares Outstanding	6,371,872	6,371,872		6,271,872	
<b>YEAR-TO-DATE OPERATING RESULTS</b>					
Net Income	\$427	\$242		\$250	70.8%
Net Income Available to Common Stockholders	\$427	\$242		\$250	70.8%
Diluted Earnings Per Share (annualized)	\$0.09	\$0.08		\$0.05	68.1%
Return on Average Assets	0.40%	0.34%		0.24%	
Return on Average Common Stockholders' Equity	3.86%	3.30%		2.33%	
Average Diluted Shares Outstanding	6,371,872	6,371,872		6,271,872	
<b>BALANCE SHEET</b>					
Total Assets	\$143,769	\$140,413	2.4%	\$132,275	8.7%
Loans	\$126,175	\$121,457	3.9%	\$106,088	18.9%
Non-interest-bearing Demand Deposits	\$33,323	\$33,334	0.0%	\$28,292	17.8%
Total Deposits	\$116,285	\$113,648	2.3%	\$108,108	7.6%
Stockholders' Equity	\$14,908	\$14,713	1.3%	\$14,413	3.4%
<b>ASSET QUALITY METRICS</b>					
Total Non-performing assets	\$0	\$0	0%	\$347	-100.0%
Non-performing assets as % of Total Assets	0.00%	0.00%	0%	0.26%	-100.0%
OREO	\$0	\$0	0%	\$326	-100.0%
Provision for Loan Losses	\$0	\$0	0%	\$0	0%
Allowance for Loan Losses as % of Total Loans	1.52%	1.57%	-3.5%	1.80%	-15.8%