



CHECKPOINT

Second Quarter 2017 Highlights:

- Net Revenue grew 9.0% compared to 2Q16 and 11.4% year to date compared to the same period last year thanks to a 7.9% increase in Net Interest Income compared to 2Q16 and a 7.6% rise year to date when compared to the same period of 2016.
- Total Net Income was up 55% from 2Q16 and 93.8% year to date compared to the first two quarters of 2016 thanks to increases in income and reductions in Non-Interest Expense.
- The bank's Efficiency Ratio was improved to 77.55% compared to 83.94% for 2Q16.
- Average Loans for the quarter increased 7.5% compared to 2Q16 and 9.8% year to date compared to 2016.
- Average Deposits increased 11.6% compared to 2Q16 and 11.3% year to date compared to the same period last year, while Average Demand Deposits were up 17.9% compared to 2Q16 and 20.2% year to date compared to the first two quarters of 2016.
- Diluted Earnings Per Share increased 60.8% compared to 2Q16 and nearly doubled with a 99.8% increase year to date compared to the same period in 2016.
- Asset quality remains strong with a 1.42% Allowance for Loan Losses as a Percent of Total Loans for the first two quarters of 2017.

The bank's first quarter momentum continued through the second quarter as AB&T saw improvements in several key areas. To provide a clearer picture of that performance some changes have been made to the quarterly Checkpoint that will hopefully provide a better understanding of AB&T's success.

The bank saw a 9.0% improvement in Net Revenue compared to 2Q16 and an 11.4% increase year to date when compared to the same period last year. That swell came as a direct result of increases in Net Interest Income (up 7.9% compared to 2Q16 and 7.6% year to date compared to that period in 2016) and Non-Interest Income (up 15.1% compared to 2Q16 and 32.7% year to date).

Those improvements, combined with a reduction in Non-Interest Expense, led to an increase in Net Income of 55.0% for 2Q17 compared to 2Q16 and an increase of 93.8% when comparing the first two quarters of 2017 to those of 2016, thus giving the bank an improved Efficiency Ratio of 77.55% for 2Q17 compared to 83.94% for the same period in 2016.

There was also continued growth in loans and deposits with a 7.5% increase in Average Loans and 11.6% growth in Average Deposits when comparing 2Q17 and 2Q16. Additionally the bank remains well capitalized and once again reports excellent asset quality.

As evidenced by the bank's performance during the first six months of 2017 the future continues to look bright. The bank consistently shows appreciable growth in several key areas, while maintaining the highest operational standards. Our associates remain committed to executing the behaviors that have allowed us to provide unmatched service to our current and future clients and they continue to adhere to the strong values held by this institution. We believe this is a proven formula for success and we feel confident future financial reports will bear that out.



Community Capital Bancshares, Inc. Second Quarter 2017 Performance Highlights

Albany, GA
July 28, 2017
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-end			Year-to-date		
	June 30, 2017	June 30, 2016	% Change	June 30, 2017	June 30, 2016	% Change
OPERATING RESULTS						
Net Interest Income	1,341	1,243	7.9%	2,658	2,471	7.6%
Non-Interest Income	274	238	15.1%	584	440	32.7%
Net Revenue	1,615	1,481	9.0%	3,242	2,911	11.4%
Non-Interest Expense	1,253	1,243	0.8%	2,503	2,521	-0.7%
Net Income	231	149	55.0%	469	242	93.8%
BALANCE SHEET						
Average Assets	155,145	144,119	7.7%	154,136	143,509	7.4%
Average Loans	128,327	119,399	7.5%	129,277	117,785	9.8%
Average Non-Interest-Bearing Demand Deposits	37,742	32,012	17.9%	38,340	31,884	20.2%
Average Deposits	127,283	114,010	11.6%	126,956	114,064	11.3%
Average Stockholders' Equity	15,224	14,707	3.5%	15,180	14,649	3.6%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				8.99%	8.99%	
Common Equity Tier 1 (CET1)				10.41%	10.40%	
Total Capital Ratio				11.67%	11.67%	
ASSET QUALITY METRICS						
Non-Performing Assets				32	0	
Non-Performing Assets as % of Total Assets				0.02%	0.00%	
OREO				0	0	
Provision for Loan Losses				0	0	
Allowance for Loan Losses as % of Total Loans				1.42%	1.57%	
PER SHARE						
Diluted Earnings Per Share	\$0.04	\$0.02	60.8%	\$0.08	\$0.04	99.8%
Average Shares Outstanding (fully diluted)	6,142,385	6,371,872	-3.6%	6,180,633	6,371,872	-3.0%
PERFORMANCE RATIOS						
Return on Average Assets	0.60%	0.41%		0.61%	0.34%	
Return on Average Common Equity	6.07%	4.05%		6.18%	3.30%	
Efficiency Ratio	77.55%	83.94%		77.24%	86.60%	