



## CHECKPOINT

April 24, 2025

Dear Shareholder –

Your belief and investment in Community Capital fuel the pursuit of our gold standard, and we're proud to present a strong first-quarter performance that underscores the discipline and purpose that define our model. We step into 2025 with purpose and resolve in our approach.

In the first quarter, net income increased 12.9% year-over-year, driven by consistent execution. With disciplined expense management, non-interest expenses declined slightly year-over-year, improving our efficiency ratio to 50.07%.

Our team is at the center of this performance. We're proud of our bankers' grit, resolve, and quiet determination, who breathe life into our brand's aspirations daily. They are the reason for our client relationships, our communities trust in us, and our continued success.

### First Quarter 2025 Highlights:

- Fully Diluted Book Value Per Share stood at \$23.10 at quarter end, an increase of 14.4% from 1Q24.
- Net Income increased 12.9% in 1Q25 compared to 1Q24.
- The Efficiency Ratio improved to 50.07% for 1Q25 compared to 53.14% for 1Q24.
- In 1Q25, Net Revenue rose 6.0% compared to 1Q24.
- Non-Interest Expense fell 0.1% in 1Q25 compared to 1Q24.
- Average Loans increased slightly 0.2% compared to the first quarter of 2024.
- Average Deposits increased 4.6% from 1Q24 to 1Q25.
- Average Non-Interest-Bearing Demand Deposits increased 6.4% during that same period.
- Asset Quality remained strong with a 1.46% Allowance for Losses on Loans and Leases as a Percent of Total Loans at March 31, 2025, and Non-Performing Assets as a % of Total Assets at 0.00%.
- Diluted Earnings Per Share was \$0.86.
- Return on Average Assets was 1.68%.
- Return on Average Common Equity was 15.45%.

With a robust commercial loan pipeline and growing core relationships, we look to the remainder of 2025 with excitement and resolve. Our path forward is grounded in principle: prudent growth, sound risk management, and a deep belief in the power of community banking done right.

We're honored to serve our clients. Their trust means everything to us, and their success, character, and integrity fuel our mission and sharpen our focus.

We're grateful for your trust—and ready for what's ahead.

Sincerely,

A handwritten signature in black ink, appearing to read 'Perry Revell'.

Perry Revell  
Chief Executive Officer

A handwritten signature in black ink, appearing to read 'Matt Rushton'.

Matt Rushton  
President

# Community Capital Bancshares, Inc.

## First Quarter 2025 Performance Highlights

Albany, GA  
 March 31, 2025  
 Community Capital Bancshares, Inc. (OTCQX: ALBY)

### FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	March 31, 2025	March 31, 2024	% Change	March 31, 2025	March 31, 2024	% Change
<b>OPERATING RESULTS</b>						
Net Interest Income	2,799	2,577	8.6%	2,799	2,577	8.6%
Non-Interest Income	207	259	-20.1%	207	259	-20.1%
Net Revenue	3,006	2,836	6.0%	3,006	2,836	6.0%
Non-Interest Expense	1,505	1,507	-0.1%	1,505	1,507	-0.1%
Net Income Before Taxes	1,501	1,329	12.9%	1,501	1,329	12.9%
Income Tax Expense	386	341	13.2%	386	341	13.2%
Net Income	1,115	988	12.9%	1,115	988	12.9%
<b>BALANCE SHEET</b>						
Average Assets	265,664	252,277	5.3%	265,664	252,277	5.3%
Average Loans	170,925	170,530	0.2%	170,925	170,530	0.2%
Average Non-Interest-Bearing Demand Deposits	81,033	76,147	6.4%	81,033	76,147	6.4%
Average Deposits	229,341	219,234	4.6%	229,341	219,234	4.6%
Average Stockholders' Equity	28,863	24,780	16.5%	28,863	24,780	16.5%
Period Ending Stockholders' Equity	29,857	25,865	15.4%	29,857	25,865	15.4%
<b>BANK CAPITAL RATIOS</b>						
Tier 1 Leverage Ratio				11.35%	11.36%	
Common Equity Tier 1 (CET1)				17.10%	16.23%	
Total Capital Ratio				18.35%	17.48%	
<b>ASSET QUALITY METRICS</b>						
Non-Performing Assets				0	0	
Non-Performing Assets as % of Total Assets				0.00%	0.00%	
OREO				0	0	
Provision for Losses on Loans and Leases				0	0	
Allowance for Losses on Loans and Leases as % of Total Loans				1.46%	1.53%	
YTD Charge-Offs as % of Total Loans				-0.01%	0.00%	
<b>PER SHARE</b>						
Diluted Earnings Per Share	\$0.86	\$0.77	12.0%	\$0.86	\$0.77	12.0%
Average Shares Outstanding (fully diluted)	1,290,446	1,281,018	0.7%	1,290,446	1,281,018	0.7%
Period Ending Shares Outstanding (fully diluted)	1,292,341	1,281,018	0.9%	1,292,341	1,281,018	0.9%
Fully Diluted Book Value Per Share	\$23.10	\$20.19	14.4%	\$23.10	\$20.19	14.4%
<b>PERFORMANCE RATIOS</b>						
Return on Average Assets	1.68%	1.57%		1.68%	1.57%	
Return on Average Common Equity	15.45%	15.95%		15.45%	15.95%	
Efficiency Ratio	50.07%	53.14%		50.07%	53.14%	