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**Community Capital Bancshares, Inc. Announces Strong Results for 1Q25**

Community Capital Bancshares, Inc. (OTCQX: ALBY)

ALBANY—Continuing its recent trend of solid performance, AB&T ended the first quarter on a high, seeing strong performance in several key areas of the balance sheet, ultimately leading to a nearly 13 percent increase in Net Income compared to the first quarter of 2024.

Up 12.9% year over year, that growth in Net Income reflects not only disciplined management of expenses and strategic deployment of assets, but the collective strength of the bank's team and operating model.

With consistent execution of AB&T's standards, the team was able to meet the needs of clients, community and shareholders alike, while remaining true to the bank's sterling credit culture and dedication to relationship banking, designed to tailor appropriate solutions for its clients.

Highlights for the quarter included an increase in Average Loans of 0.2% compared to 1Q24, a 4.6% increase in Average Deposits (including a 6.4% increase in Average Non-Interest-Bearing Demand Deposits), and a 0.1% decrease in Non-Interest Expenses, all of which combined to improve the bank's efficiency ratio from 53.14% for 1Q24 to 50.07% for 1Q25 and deliver an Average Return on Assets of 1.68%.

Asset quality remained strong during the quarter as well, with a 1.46% Allowance for Losses on Loans and Leases as a Percent of Total Loans at quarter-end, and Non-Performing Assets as a Percent of Total Assets at 0.00%. Fully Diluted Book Value Per Share stood at \$23.10 at the end of the quarter, up 14.4% from the first quarter of last year, with Diluted Earnings Per Share at \$0.86.

"By nearly every measure, we've had an encouraging start to the new year," said AB&T CEO Perry Revell. "We continue to build upon the success we saw throughout 2024, and enter the second quarter with a robust pipeline of activity and a keen focus on nurturing core relationships while seeking additional ways of providing advice, expertise and tailored solutions to clients throughout our market. We will continue to lean on our sound risk management, prudent growth strategies and firm belief in the power of community, to push the organization forward throughout 2025 and beyond."

*Community Capital Bancshares Inc. is a bank holding company located in Albany, GA whose principal activity is ownership and management of its wholly bank subsidiary AB&T, which offers a full range of commercial and retail banking services at its three locations in Dougherty and Lee County, GA.*