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AB&T sees continued success through first quarter of 2026

Community Capital Bancshares, Inc. (OTCQX: ALBY)

ALBANY – Following the strongest year in the bank’s history, Albany’s AB&T saw continued momentum through the first quarter of the new year, once again delivering important banking solutions to clients, while building shareholder value and community goodwill through its proven model of relationship banking.

Sustained strength in the bank’s balance sheet through the first quarter of 2026 drove that success, leading to rises in several key metrics. Net Income stood at \$1.2 million at quarter end, an 8.7 percent increase over the first quarter of 2025, with Earnings Per Share at \$0.93, representing an 8.1 percent increase from the same quarter last year. Net Revenue also grew 8.4 percent while the bank’s Efficiency Ratio improved from 50.07 percent in 1Q25 to 49.95 percent at the end of 1Q26.

Key to those results were a 5.8 percent increase in Average Loans and a 2.9 percent increase in Average Deposits, year over year, ending the quarter at \$180.8 million and \$235.9 million, respectively. Additionally, the bank saw a 1.1 percent increase in Non-Interest Bearing Deposits and an improved Return on Average Assets, finishing the first quarter at 1.78 percent, up from 1.68 percent through the first quarter of 2025.

In conjunction with that core growth, AB&T also maintained the bank’s strong credit and asset quality, ending the first quarter with an Allowance for Losses on Loans and Leases of 1.37 percent of Total Loans and Non-Performing Assets at 0.37 percent.

“We are always proud of our financial performance,” said AB&T CEO Perry Revell. “But the story behind those numbers is what genuinely excites us, as any successes we see directly correspond to the success of the individuals and businesses who entrust us with their financial needs. The relationships we’ve built transcend any single transaction, allowing us to truly act as a partner and trusted advisor for those we serve.”

AB&T’s stock, traded on the OTCQX under the ticker ALBY, also reflected the bank’s strong performance, closing the quarter with a Book Value per Share of \$24.81, an increase of 7.4 percent over the first quarter of 2025.

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