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For information and interviews contact:

Brad McEwen

SVP Branch Banking and Brand Execution

Phone: 229.405.7212

Email: brad.mcewen@abtgold.com

**Community Capital Bancshares, Inc. Announces Strong Results for 1Q25
Momentum Continues as Gold Standard Mission Drives Performance**

Community Capital Bancshares, Inc. (OTCQX: ALBY)

Albany, GA — Community Capital Bancshares, parent company of Albany's AB&T, continued its recent run of solid performance, announcing steady earnings growth, strong credit quality and ongoing execution of its Gold Standard mission of disciplined banking and relationship-driven service for the second quarter of 2025.

Driven by increased efficiency, a well-managed balance sheet and excellent credit quality, the bank saw a 3.9% growth in Net Income quarter over quarter, including an 8.1% improvement year over year, and a 4.7% increase in Net Revenue year over year.

That success, echoing the equally strong performance reported to close out the prior year and throughout 2025, validates AB&T's relationship-focused culture and execution, something bank leadership believes has been the secret to its sustained success.

"We remain deeply grateful for the trust of our shareholders and clients," said AB&T CEO Perry Revell. "This quarter's results reflect the disciplined execution and high standard we strive to uphold each day. We're building something that lasts—through sound fundamentals, strategic investment, and a team committed to excellence."

In addition to the growth in Net Revenue and Net Income, the bank reported positive metrics in several key areas, including a 1.77% Return on Average Assets, a 15.30% Average Return on Common Equity, and continued strength in the bank's deposit portfolio, which reflects continued client confidence and relationship strength. Fully Diluted Book Value Per Share stood at \$23.87 at quarter end, an increase of 17.8% from 2Q24.

"We're positioning for long-term growth with a healthy commercial loan pipeline and continued investment in our people and systems," added President Matt Rushton. "As always, we remain focused on prudent risk management, operational discipline, and delivering superior service to our clients and communities."

The Company's Gold Standard mission continues to guide its strategic direction—emphasizing excellence in execution, strong community roots, and a commitment to relationship-based banking.

Second Quarter 2025 Highlights:

- Fully Diluted Book Value Per Share stood at \$23.87 at quarter end, an increase of 17.8% from 2Q24.
- Net Income increased 3.9% in 2Q25 compared to 2Q24. Year-to-date Net Income is up 8.1% year-over-year.

- The Efficiency Ratio rose slightly to 50.14% for 2Q25 compared to 49.87% for 2Q24 driven by investments tied to our growth planning.
- In 2Q25, Net Revenue rose 4.7% compared to 2Q24.
- Non-Interest Expense rose 5.3% in 2Q25 compared to 2Q24. Non-interest expense is up 2.6% year-to-date compared to the same period last year.
- Average Loans are essentially flat compared to the first quarter of 2024, while quarter-ending loan balance was \$176MM.
- Average Deposits are also flat from 1Q24 to 1Q25. For the year, average deposits are up 2.5% from the same period.
- Average Non-Interest-Bearing Demand Deposits increased 2.7% during that same period.
- Asset Quality remained strong with a 1.40% Allowance for Losses on Loans and Leases as a Percent of Total Loans at June 30, 2025, and Non-Performing Assets as a percent of Total Assets stood at 0.00%.
- Diluted Earnings Per Share was \$0.89.
- Return on Average Assets was 1.77%.
- Return on Average Common Equity was 15.30%.

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.