



CHECKPOINT

July 25, 2025

Dear Shareholder –

Our gratitude runs deep. We're grateful for your trust, and for your investment in our mission. This quarter's results reflect the execution and standard that drive us, and embodies our Gold Standard mission.

In the second quarter, net income increased 8.1% year-over-year, driven by consistent execution. Through disciplined expense management and targeted investments aligned with our growth plan, we're positioning to pursue the right opportunities.

This is our Gold Standard: excellence in execution, adherence to fundamentals, precision in process, and a team committed to building something that lasts.

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 % of Total Assets 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%.

With a healthy commercial loan pipeline taking shape, we look ahead to the remainder of 2025 with steady optimism. Our path forward is grounded in prudent growth, sound risk management, and an enduring belief in the power of the Gold Standard of Community Banking.

We're honored to serve our clients—their trust gives purpose to our work and breathes life into our mission. And we're deeply grateful for your trust. It fuels the standard we strive to uphold every day.

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.

Second Quarter 2025 Performance Highlights

Albany, GA
June 30, 2025
Community Capital Bancshares, Inc. (OTCQX: ALBY)

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	June 30, 2025	June 30, 2024	% Change	June 30, 2025	June 30, 2024	% Change
OPERATING RESULTS						
Net Interest Income	2,894	2,744	5.5%	5,693	5,321	7.0%
Non-Interest Income	235	244	-3.7%	442	503	-12.1%
Net Revenue	3,129	2,988	4.7%	6,135	5,824	5.3%
Non-Interest Expense	1,569	1,490	5.3%	3,074	2,997	2.6%
Net Income Before Taxes	1,560	1,498	4.1%	3,061	2,827	8.3%
Income Tax Expense	401	383	4.7%	787	724	8.7%
Net Income	1,159	1,115	3.9%	2,274	2,103	8.1%
BALANCE SHEET						
Average Assets	262,619	259,557	1.2%	264,136	255,917	3.2%
Average Loans	171,777	172,765	-0.6%	171,357	171,647	-0.2%
Average Non-Interest-Bearing Demand Deposits	81,476	79,320	2.7%	81,256	77,734	4.5%
Average Deposits	225,443	224,500	0.4%	227,381	221,867	2.5%
Average Stockholders' Equity	30,305	26,247	15.5%	29,588	25,514	16.0%
Period Ending Stockholders' Equity	30,979	26,087	18.8%	30,979	26,087	18.8%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				11.59%	11.38%	
Common Equity Tier 1 (CET1)				17.01%	16.65%	
Total Capital Ratio				18.27%	17.90%	
ASSET QUALITY METRICS						
Non-Performing Assets				0	127	
Non-Performing Assets as % of Total Assets				0.00%	0.05%	
OREO				0	0	
Provision for Losses on Loans and Leases				0	0	
Allowance for Losses on Loans and Leases as % of Total Loans				1.40%	1.40%	
YTD Charge-Offs as % of Total Loans				-0.01%	0.19%	
PER SHARE						
Diluted Earnings Per Share	\$0.89	\$0.87	3.1%	\$1.76	\$1.64	7.3%
Average Shares Outstanding (fully diluted)	1,296,323	1,285,362	0.9%	1,293,551	1,283,190	0.8%
Period Ending Shares Outstanding (fully diluted)	1,297,720	1,287,534	0.8%	1,297,720	1,287,534	0.8%
Fully Diluted Book Value Per Share	\$23.87	\$20.26	17.8%	\$23.87	\$20.26	17.8%
PERFORMANCE RATIOS						
Return on Average Assets	1.77%	1.72%		1.72%	1.64%	
Return on Average Common Equity	15.30%	16.99%		15.37%	16.49%	
Efficiency Ratio	50.14%	49.87%		50.11%	51.46%	