



CHECKPOINT

October 29, 2025

In the third quarter, we experienced our anticipated increases in loan demand. Consistent with our relationship approach, we're capitalizing on opportunities within our deep client relationships. Loans averaged \$179.8MM for the quarter, while September ended with loans at \$193.3MM and deposits at \$230.1MM, indicating meaningful balance sheet expansion. With a robust loan pipeline and anticipated replenishment of operating deposits, we remain optimistic that 2025 will exhibit a strong finish.

ALBY continues to show strong momentum, reaching a 52-week high in October, up from a 52-week low of \$18.75 in late October 2024. Combined with our \$2 per share dividend in July, the stock continues to demonstrate strong total return performance. Through September and October, ALBY maintained a narrow bid-ask spread and limited price volatility, indicating price stability and investor confidence in the company's financial fundamentals.

Third Quarter 2025 Highlights:

- Common Book Value Per Share stood at \$23.03 at quarter end, an increase of 8% from 3Q24.
- Net Income increased 11.3% in 3Q25 compared to 3Q24. Year-to-date Net Income is up 9.3%.
- The Efficiency Ratio rose to 53.29% for 3Q25 compared to 50.15% for 3Q24.
- In 3Q25, Net Revenue rose 7.0% compared to 3Q24.
- Non-Interest Expense rose 13.7% in 3Q25 compared to 3Q24. *Note - this quarter's non-interest expense reflects a \$125,000 contribution to Commodore Conyers College and Career Academy through the Georgia PEACH Program. The timing differed this year, as last year's contribution occurred in October.*
- Average Loans increased to \$179.8MM in 3Q25 an increase of 5.9% compared to 3Q24. Our quarter-ending loan balance was \$193.3MM.
- Average Deposits are also down slightly from 3Q24 to 3Q25. For the year, average deposits are up 1.3% from the same period. For the quarter, deposits ended at \$230.1MM.
- Average Non-Interest-Bearing Demand Deposits increased 2.8% from 3Q24 to 3Q25.
- Asset Quality remained solid with a 1.28% Allowance for Losses on Loans and Leases as a Percent of Total Loans at September 30, 2025, and Non-Performing Assets as a % of Total Assets at 0.53%, which is confined to one secured relationship.
- Basic Earnings Per Share was \$0.96.
- Return on Average Assets was 1.93%.
- Return on Average Common Equity was 17.10%.

The faith of our investors and the trust of our clients are the foundation of AB&T, giving purpose to our work. As we look toward year-end, our focus remains constant: to serve with integrity, grow with purpose, and build a bank worthy of our investors' confidence and our community's trust.

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.

Third Quarter 2025 Performance Highlights

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

FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	September 30, 2025	September 30, 2024	% Change	September 30, 2025	September 30, 2024	% Change
OPERATING RESULTS						
Net Interest Income	2,961	2,755	7.5%	8,654	8,076	7.2%
Non-Interest Income	261	256	2.0%	703	758	-7.3%
Net Revenue	3,222	3,011	7.0%	9,357	8,834	5.9%
Non-Interest Expense	1,717	1,510	13.7%	4,791	4,507	6.3%
Net Income Before Taxes	1,505	1,501	0.3%	4,566	4,327	5.5%
Income Tax Expense	262	384	-31.8%	1,049	1,108	-5.3%
Net Income	1,243	1,117	11.3%	3,517	3,219	9.3%
BALANCE SHEET						
Average Assets	257,416	259,672	-0.9%	261,875	257,180	1.8%
Average Loans	179,804	169,759	5.9%	174,207	171,013	1.9%
Average Non-Interest-Bearing Demand Deposits	79,740	77,553	2.8%	80,745	77,673	4.0%
Average Deposits	222,058	224,465	-1.1%	225,587	222,740	1.3%
Average Stockholders' Equity	29,068	26,615	9.2%	29,413	25,885	13.6%
Period Ending Stockholders' Equity	29,891	27,451	8.9%	29,891	27,451	8.9%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				11.95%	11.64%	
Common Equity Tier 1 (CET1)				16.20%	17.20%	
Total Capital Ratio				17.45%	18.46%	
ASSET QUALITY METRICS						
Non-Performing Assets				1,387	0	
Non-Performing Assets as % of Total Assets				0.53%	0.00%	
OREO				0	0	
Provision for Losses on Loans and Leases				0	10	
Allowance for Losses on Loans and Leases as % of Total Loans				1.28%	1.46%	
YTD Charge-Offs as % of Total Loans				-0.01%	0.19%	
PER SHARE						
Earnings Per Share (Basic)	\$0.96	\$0.87	10.4%	\$2.72	\$2.51	8.4%
Average Shares Outstanding	1,297,720	1,287,534	0.8%	1,294,830	1,284,638	0.8%
Period Ending Shares Outstanding	1,297,720	1,287,534	0.8%	1,297,720	1,287,534	0.8%
Common Book Value Per Share	\$23.03	\$21.32	8.0%	\$23.03	\$21.32	8.0%
PERFORMANCE RATIOS						
Return on Average Assets	1.93%	1.72%		1.79%	1.67%	
Return on Average Common Equity	17.10%	16.79%		15.94%	16.58%	
Efficiency Ratio	53.29%	50.15%		51.20%	51.02%	