For Immediate Release: **October 29, 2025**
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Community Capital Bancshares, Inc. Announces Strong Results for 3Q25
Community Capital Bancshares, Inc. (OTCQX: ALBY)

Albany, GA — Community Capital Bancshares Inc., parent company of Albany's AB&T, finished the third quarter on solid footing, continuing its trend of strong performance throughout 2025.

Consistent with the bank's relationship approach, AB&T continued to capitalize on opportunities within its deep client relationships, leading to Loans averaging $179.8MM for the quarter. September ended with loans at $193.3MM and deposits at $230.1MM, indicating meaningful balance sheet expansion. That expansion, coupled with strong performance in other key areas, reflected the bank's culture in action and leadership expects to see continued success through year's end.

The bank's stock (ALBY) also 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 its $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.

"The faith of our investors and the trust of our clients are the foundation of AB&T, giving purpose to our work," said CEO Perry Revell. "Third quarter demonstrated once again the strength of our relationship banking model and the dedication of our associates to continue delivering the Gold Standard in community banking. "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."

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%.

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.