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Sound fundamentals continue to fuel AB&T's success

Community Capital Bancshares, Inc. (OTCQX: ALBY)

ALBANY—Community Capital Bancshares, and its wholly owned subsidiary, AB&T, continued to see success driven by the Albany bank's emphasis on core relationship banking, finishing the third quarter of 2026 with continued growth in core earnings.

Income before taxes of $1.7 million marked a 13.1% increase over the third quarter of 2025, driven by Net Revenue Growth of 5.6% and a 1.0% reduction in Non-interest Expense, while the bank's efficiency ratio once again improved, shrinking from 53.29% to 49.97% at quarter end. The bank finished the quarter with Net Income of $1.3 million and Earnings per Share of $0.97, increases of 1.9% and 1.5% respectively, while Non-interest Income grew 8.0%.

While the bank experienced a 7.3% decline in Average Non-interest Bearing Deposits, driven by inflationary pressures and cost uncertainty, as opposed to clients seeking higher yields, Average Deposits grew 1.9% year over year to $226.3 million for the quarter. Additionally, Average Loans, grew 7.2% year over year, to $192.8 million, and the bank closed the quarter with $195.6 million in loans.

That loan growth was driven by bank clients continuing to seek new opportunities and was achieved despite several larger payoffs throughout the year. As has been AB&T's hallmark, the bank's credit quality remained pristine, with the bank ending the third quarter with Non-performing Assets standing at zero, compared to $1.4 million a year ago. The bank's allowance to loans ratio finished at 1.27%.

"Even as rates rise, we're seeing less flight to yield and more use of cash as the cost of business inputs continues to climb," said AB&T CEO Perry Revell. "We anticipate the fourth quarter uptick in deposits we've historically seen in an agrarian economy like ours, but we're watching closely how price pressures are affecting our clients' businesses.

"Our vision remains to execute the highest standards, every day. Three quarters into 2026, the results continue to reflect what happens when client experience, brand stewardship and our Gold Standard aspiration work in concert. We will finish the year with the same discipline and intentionality that drives us."

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 locations in Albany, GA. To learn more about the company's most recent financial performance visit www.abtgold.com.