



## CHECKPOINT

January 28, 2026

Dear Shareholder –

In last year's release, we said: *"As we embark on 2025, growth is our imperative — expanding our reach, deepening our relationships, and driving core loan growth with the sound principles that are our hallmark."*

Our team delivered.

Our loan portfolio grew from \$169.6 million to \$186.9 million — a 10.3% increase. Our loan growth reflects strength in our core banking model, built face-to-face, relationship by relationship, by bankers committed to the communities we serve.

### Financial Highlights:

- Common Book Value Per Share stood at \$24.09 at year-end, an increase of 8.6% from 2024
- In 2025, Net Income increased 10.2%
- For the quarter, Net Income increased 12.6% compared to 4Q24
- Our Efficiency Ratio improved to 49.55% for 2025 compared to 51.92% for 2024
- In 4Q25, Net Revenue grew 7.2% compared to 4Q24. For the year, Net Revenue grew 6.2% in 2025 compared to 2024
- Non-Interest Expense decreased 11.7% in 4Q25 compared to 4Q24. For the year, Non-Interest Expense increased 1.4%
- Average Loans increased 4.5% in 2025 from 2024. Our average loans for 4Q25 was \$191.8MM.
- Average Deposits increased 1.3% in 2025 from 2024
- Average Non-Interest-Bearing Demand Deposits were up 1.8% during that same period
- Asset Quality remained strong with a 1.33% Allowance for Losses on Loans and Leases as a Percent of Total Loans, and Non-Performing Assets as a % of Total Assets is 0.36%
- Tier 1 Leverage Ratio was 11.47%
- Basic Earnings Per Share increased to \$3.78 in 2025 up from \$3.46 in 2024
- Return on Average Assets for 2025 was 1.85%, up from 1.71% for 2024
- Return on Average Common Equity for 2025 was 16.51%, down from 16.86% for 2024

Our results reflect record net income, improved earnings per share, stronger return on assets, a tighter efficiency ratio, and sound capital. Our team is committed to excellence in execution, holding ourselves to our gold standard.

We entered 2025 oriented toward prudent growth. Our team delivered. In 2026, we'll continue building with the discipline you expect from us — pursuing strategic opportunities to strengthen ALBY while staying true to the fundamentals.

Sincerely,

Perry Revell  
Chief Executive Officer

Matt Rushton  
President

# Community Capital Bancshares, Inc.

## Fourth Quarter 2025 Performance Highlights

Albany, GA  
 December 31, 2025  
 Community Capital Bancshares, Inc. (OTCQX: ALBY)

### FINANCIAL SUMMARY (UNAUDITED)

(in thousands except per share amounts)

	Quarter-End			Year-To-Date Comparison		
	December 31, 2025	December 31, 2024	% Change	December 31, 2025	December 31, 2024	% Change
<b>OPERATING RESULTS</b>						
Net Interest Income	3,095	2,874	7.7%	11,749	10,950	7.3%
Non-Interest Income	229	228	0.4%	932	986	-5.5%
Net Revenue	3,324	3,102	7.2%	12,681	11,936	6.2%
Non-Interest Expense	1,492	1,690	-11.7%	6,283	6,197	1.4%
Net Income Before Taxes	1,832	1,412	29.7%	6,398	5,739	11.5%
Income Tax Expense	447	182	145.6%	1,496	1,290	16.0%
Net Income	1,385	1,230	12.6%	4,902	4,449	10.2%
<b>BALANCE SHEET</b>						
Average Assets	272,246	268,304	1.5%	264,512	259,977	1.7%
Average Loans	191,841	170,579	12.5%	178,675	170,905	4.5%
Average Non-Interest-Bearing Demand Deposits	80,567	83,950	-4.0%	80,700	79,251	1.8%
Average Deposits	235,481	232,103	1.5%	228,081	225,093	1.3%
Average Stockholders' Equity	30,511	27,873	9.5%	29,690	26,384	12.5%
Period Ending Stockholders' Equity	31,265	28,574	9.4%	31,265	28,574	9.4%
<b>BANK CAPITAL RATIOS</b>						
Tier 1 Leverage Ratio				11.47%	11.20%	
Common Equity Tier 1 (CET1)				16.37%	16.97%	
Total Capital Ratio				17.62%	18.23%	
<b>ASSET QUALITY METRICS</b>						
Non-Performing Assets				998	0	
Non-Performing Assets as % of Total Assets				0.36%	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				1.33%	1.47%	
YTD Charge-Offs as % of Total Loans				-0.01%	0.20%	
<b>PER SHARE</b>						
Earnings Per Share (Basic)	\$1.07	\$0.96	11.7%	\$3.78	\$3.46	9.3%
Average Shares Outstanding	1,297,720	1,287,534	0.8%	1,295,552	1,285,362	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	\$24.09	\$22.19	8.6%	\$24.09	\$22.19	8.6%
<b>PERFORMANCE RATIOS</b>						
Return on Average Assets	2.03%	1.83%		1.85%	1.71%	
Return on Average Common Equity	18.16%	17.65%		16.51%	16.86%	
Efficiency Ratio	44.89%	54.48%		49.55%	51.92%	