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Community Capital Bancshares, Inc. (OTCQX: ALBY)

ALBANY -- Numbers have long defined what happens in the banking world. They often dictate direction, what happens next, and when. And, of course, numbers paint a picture after the fact—a measure of a certain season’s successes or failures. What did you accomplish? How well did you do it?

In boardrooms across the country, executives and shareholders are no doubt discussing, likely obsessing over, the latest round of numbers, chasing those ever-desired lifts in things like output, production, profitability—the list is nearly endless.

And while those numbers are certainly important and necessary metrics to monitor—helping to guide strategy and track performance—it’s often easy to get lost in them and not see the forest for the trees.

In banking, things like capital and efficiency ratios, deposit stability, earning asset yield, return on investments and return on shareholder equity, are vital and important for bankers to understand.

For the leadership AB&T and its holding company, Community Capital Bancshares, Inc., numbers are certainly important, and watched closely. Great pride is taken when the company reports things like its total assets growing \$12.2 million in 2025, driven by \$19.3 million in loan growth, thus pushing that piece of the balance sheet to \$186.9 million—a benchmark not reached in the bank’s long and storied history.

The company closed 2025 with a deposit base that grew by \$10.3 million, an equity position strengthened by \$2.7 million, and a growth in net income of \$4.9 million, itself an increase of 10.2% year over year, and the best the bank has ever seen.

That’s the kind of stuff that informs a stock (ALBY) trading at nearly \$30 per share at year’s end. The bank’s stock closed 2025 trading at \$29.25 per share, after closing the prior year trading at \$21.34. That represents a stock appreciation yield of roughly 37%. Add in a \$2 dividend per share, paid to shareholders in June of 2025, which generated a 9.37% dividend yield, and that’s a roughly 46% total yield for shareholders.

Those are numbers that represent the culmination of a year’s worth of hard work and dedication to craft.

However, those numbers show more than the strength of a financial institution in Southwest Georgia. They illuminate something far more powerful, and far more important—the strength of the community it serves. The stories behind those numbers, the lives they represent, are far more crucial.

That AB&T generated nearly \$20 million in new loans in 2025 is awesome. A deposit base that sat at \$243.6 million—again a year-end highwater mark for AB&T—is solid, meaningful.

But those metrics are only a reflection, just a glimpse of a more important story.

Take that \$19 million in loan growth. A peek below the surface reveals a young couple tapping into home equity to add a third bedroom for their expanding family; a father helping his college freshman get in a suitable vehicle they can drive into a bright future. Those loan dollars highlight a local company bravely innovating and striving to expand the market for industrial waste re-use, or a small retailer bolstering inventory and thereby creating a new part-time job that will serve as a young man's first foray into the working world and the next stage of adulthood.

Nineteen million in loans represents new roads residents will use to arrive comfortably at the homes of loved ones, and the new offices where neighbors will spend the bulk of their days, working diligently to support their families and fuel the local economy. Those dollars represent new homes, new multi-family residences or maybe even a vacation home, where generations will create memories to last a lifetime. That money bought new equipment for the small business run by a neighbor that employs area residents and provides a much-needed service to the public. The list goes on.

That deposit base, highlighted by over \$80 million in non-interest-bearing deposits, represents stability. It illuminates trust. It speaks to relationships. And like that loan total, speaks to something more important than any number.

While the "A" in AB&T doesn't officially stand for Albany anymore—an aspiration in and of itself—the community is forever ingrained in the bank. And, the mission has always been for the bank to be forever ingrained in the community. There will always be Albany in AB&T.

Because when the dust settles, the calendar flips to a new year, and there's a fresh period to measure, the only thing that truly matters is community. When the community is successful, AB&T is successful. They are intertwined. They are one.

For a community bank with less than 30 employees to have the sustained run of success AB&T has seen in the past year-plus is impressive. But what those efforts have generated in the community, is the true measure of success.

The real pride comes in knowing that a job well-done by the men and women of AB&T means a prosperous and robust community.

More importantly though, 2025 was just another step down a long road of commitment and dedication; dedication to craft and to the community being served.

If anything, the success of 2025 simply means AB&T is even better positioned to continue its work, to carry-on seeking out new ways to deepen relationships, provide guidance and solutions, and help sustain its community through 2026 and beyond.

When the folks at AB&T turn off their alarms and gear up for another day, the mission will not be to go sell a checking account, or uncover a loan opportunity. Their mission will be what it was yesterday and what it will be tomorrow—to build community and care for their neighbors.

With that laser focus, that true commitment to the names and the faces behind the numbers, to the fathers, mothers, sons and daughters who call this place home, real success will come.

And the metrics will take care of themselves.

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.