

April 22, 2026 | Community Capital Bancshares, Inc. (OTCQX: ALBY) | Albany, GA

<p>BOOK VALUE/SHARE</p> <p>\$24.81 +7.4% from 1Q25</p>	<p>NET INCOME</p> <p>\$1.2M +8.7% Year-over-Year</p>	<p>EARNINGS/SHARE</p> <p>\$0.93 Up from \$0.86</p>	<p>EFFICIENCY RATIO</p> <p>49.95% Improved from 50.07%</p>	<p>TIER 1 LEVERAGE</p> <p>11.51% Well-Capitalized</p>
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FINANCIAL HIGHLIGHTS

<p>Net Income +8.7% for 1Q26 vs. 1Q25</p>	<p>Asset Quality 1.37% Allowance/Loans; Non-Performing Assets 0.37%</p>
<p>Net Revenue +8.4% for 1Q26 vs. 1Q25</p>	<p>Return on Average Assets 1.78% for 1Q26, up from 1.68% in 1Q25</p>
<p>Efficiency Ratio Improved to 49.95% from 50.07% in 1Q25</p>	<p>Return on Average Common Equity 15.33% for 1Q26</p>
<p>Average Loans +5.8% year over year; \$180.8 million in 1Q26</p>	<p>Non-Interest-Bearing Demand Deposits +1.1% average year over year</p>
<p>Average Deposits +2.9% year over year; \$235.9 million in 1Q26</p>	<p>Basic Earnings Per Share \$0.93, up from \$0.86 in 1Q25</p>
<p>Non-Interest Expense +8.2% for 1Q26 vs. 1Q25</p>	<p>Average Stockholders' Equity +9.6% year over year</p>

We're continuing to build on 2025's record performance with sustained momentum in 2026.

Net income of \$1.2 million and earnings per share of \$0.93 represent an 8.7% and 8.1% increase over the first quarter of 2025. Net revenue grew 8.4% while our efficiency ratio improved to 49.95%. Non-interest income grew 27.1%. Average deposits grew 2.9%, and non-interest-bearing demand deposits held steady at nearly \$82 million.

Average loans grew 5.8% year over year to \$180.8 million. Quarter-end loans totaled \$181.5 million. In a commercial-centric portfolio, we'll see fluctuations in average loans quarter over quarter. Projects complete, businesses sell, properties trade. That is the cycle working as it should, reflecting the strength of the enterprises we serve. Because our relationships endure beyond any single transaction, we remain at the table as new opportunities develop. Prudent growth remains our objective.

A key component of our vision is building a bank that executes to the highest standards. Client experience, brand stewardship, and our Gold Standard aspiration define how we operate. We get there by adhering to our standards every day.

We're grateful for your continued confidence.

Sincerely,

Perry Revell
Chief Executive Officer

Matt Rushton
President



FINANCIAL SUMMARY (UNAUDITED) | In thousands except per share amounts

	Quarter-End		%	Year-To-Date		%
	Mar 31, 2026	Mar 31, 2025		Change	Mar 31, 2026	
OPERATING RESULTS						
Net Interest Income	2,996	2,799	7.0%	2,996	2,799	7.0%
Non-Interest Income	263	207	27.1%	263	207	27.1%
Net Revenue	3,259	3,006	8.4%	3,259	3,006	8.4%
Non-Interest Expense	1,628	1,505	8.2%	1,628	1,505	8.2%
Net Income Before Taxes	1,631	1,501	8.7%	1,631	1,501	8.7%
Income Tax Expense	419	386	8.5%	419	386	8.5%
Net Income	1,212	1,115	8.7%	1,212	1,115	8.7%
BALANCE SHEET						
Average Assets	272,717	265,664	2.7%	272,717	265,664	2.7%
Average Loans	180,766	170,925	5.8%	180,766	170,925	5.8%
Avg. NIB Demand Deposits	81,904	81,033	1.1%	81,904	81,033	1.1%
Average Deposits	235,890	229,341	2.9%	235,890	229,341	2.9%
Avg. Stockholders' Equity	31,633	28,863	9.6%	31,633	28,863	9.6%
Period End Stockholders' Eq.	32,200	29,857	7.8%	32,200	29,857	7.8%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				11.51%	11.35%	
Common Equity Tier 1 (CET1)				17.13%	17.10%	
Total Capital Ratio				18.38%	18.35%	
ASSET QUALITY METRICS						
Non-Performing Assets				997	0	
NPA as % of Total Assets				0.37%	0.00%	
OREO				0	0	
Provision for Loan Losses				0	0	
ALL as % of Total Loans				1.37%	1.46%	
YTD Charge-Offs as % Loans				-0.00%	-0.01%	
PER SHARE						
Earnings Per Share (Basic)	\$0.93	\$0.86	8.1%	\$0.93	\$0.86	8.1%
Avg. Shares Outstanding	1,297,720	1,290,446	0.6%	1,297,720	1,290,446	0.6%
Period End Shares O/S	1,297,720	1,292,341	0.4%	1,297,720	1,292,341	0.4%
Common Book Value/Share				\$24.81	\$23.10	7.4%
PERFORMANCE RATIOS						
Return on Average Assets	1.78%	1.68%		1.78%	1.68%	
Return on Avg. Common Eq.	15.33%	15.45%		15.33%	15.45%	
Efficiency Ratio	49.95%	50.07%		49.95%	50.07%	