

October 28, 2026 | Community Capital Bancshares, Inc. (OTCQX: ALBY) | Albany, GA

BOOK VALUE/SHARE \$23.84 +3.5% from 3Q25	NET INCOME \$1.3M +1.9% Year-over-Year	EARNINGS/SHARE \$0.97 Up from \$0.96	EFFICIENCY RATIO 49.97% Improved from 53.29%	TIER 1 LEVERAGE 11.99% Well-Capitalized
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FINANCIAL HIGHLIGHTS

Net Income

+1.9% for 3Q26 vs. 3Q25

Net Revenue

+5.6% for 3Q26 vs. 3Q25

Efficiency Ratio

Improved to 49.97% from 53.29% in 3Q25

Average Loans

+7.2% year over year; \$192.8 million in 3Q26

Average Deposits

+1.9% year over year; \$226.3 million in 3Q26

Non-Interest Expense

-1.0% for 3Q26 vs. 3Q25

Asset Quality

1.27% Allowance/Loans; Non-Performing Assets 0.00%

Return on Average Assets

1.90% for 3Q26 vs. 1.93% in 3Q25

Return on Average Common Equity

16.18% for 3Q26

Non-Interest-Bearing Demand Deposits

-7.3% average year over year

Basic Earnings Per Share

\$0.97, up from \$0.96 in 3Q25

Average Stockholders' Equity

+7.8% year over year

Third quarter results reflect continued growth in core earnings. Income before taxes of \$1.7 million increased 13.1% over the third quarter of 2025, driven by net revenue growth of 5.6% and a 1.0% reduction in non-interest expense. Our efficiency ratio improved to 49.97% from 53.29%. Net income of \$1.3 million and earnings per share of \$0.97 increased 1.9% and 1.5%, respectively, and non-interest income grew 8.0%.

Average deposits grew 1.9% year over year to \$226.3 million, while non-interest-bearing balances declined 7.3%. Inflationary pressures and cost uncertainty are placing a strain on commercial deposits. 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. 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.

Average loans grew 7.2% year over year to \$192.8 million, and we closed the quarter at \$195.6 million. Earlier this year, several clients sold businesses or projects, and we celebrated those payoffs for what they were, a success on their books. Then we did what we have always done, sat back down with them and worked through the next opportunity. We are our clients' bank through their business cycles, and the growth we've seen this year came from being their enduring financial partner. Asset quality remains pristine. Non-performing assets stand at zero, compared to \$1.4 million a year ago, and our allowance-to-loans ratio is 1.27%.

Our vision remains. To execute to 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.

Perry Revell
Chief Executive Officer

Matt Rushton
President



Performance Highlights

Third Quarter 2026

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

	Quarter-End		%	Year-To-Date		%
	Sep 30, 2026	Sep 30, 2025	Change	Sep 30, 2026	Sep 30, 2025	Change
OPERATING RESULTS						
Net Interest Income	3,120	2,961	5.4%	9,147	8,654	5.7%
Non-Interest Income	282	261	8.0%	874	703	24.3%
Net Revenue	3,402	3,222	5.6%	10,021	9,357	7.1%
Non-Interest Expense	1,700	1,717	-1.0%	4,971	4,791	3.8%
Net Income Before Taxes	1,702	1,505	13.1%	5,050	4,566	10.6%
Income Tax Expense	435	262	66.0%	1,296	1,049	23.5%
Net Income	1,267	1,243	1.9%	3,754	3,517	6.7%
BALANCE SHEET						
Average Assets	267,292	257,416	3.8%	269,283	261,875	2.8%
Average Loans	192,797	179,804	7.2%	183,694	174,207	5.4%
Avg. NIB Demand Deposits	73,911	79,740	-7.3%	77,296	80,745	-4.3%
Average Deposits	226,302	222,058	1.9%	230,688	225,587	2.3%
Avg. Stockholders' Equity	31,329	29,068	7.8%	31,899	29,413	8.5%
Period End Stockholders' Eq.	31,055	29,891	3.9%	31,055	29,891	3.9%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				11.99%	11.95%	
Common Equity Tier 1 (CET1)				16.33%	16.20%	
Total Capital Ratio				17.59%	17.45%	
ASSET QUALITY METRICS						
Non-Performing Assets				0	1,387	
NPA as % of Total Assets				0.00%	0.53%	
OREO				0	0	
Provision for Loan Losses				0	0	
ALL as % of Total Loans				1.27%	1.28%	
YTD Charge-Offs as % Loans				-0.00%	-0.01%	
PER SHARE						
Earnings Per Share (Basic)	\$0.97	\$0.96	1.5%	\$2.89	\$2.72	6.2%
Avg. Shares Outstanding	1,302,851	1,297,720	0.4%	1,300,824	1,294,830	0.5%
Period End Shares O/S	1,302,851	1,297,720	0.4%	1,302,851	1,297,720	0.4%
Common Book Value/Share				\$23.84	\$23.03	3.5%
PERFORMANCE RATIOS						
Return on Average Assets	1.90%	1.93%		1.86%	1.79%	
Return on Avg. Common Eq.	16.18%	17.10%		15.69%	15.94%	
Efficiency Ratio	49.97%	53.29%		49.61%	51.20%	