Checkpoint
Second Quarter 2026

July 20, 2026 | Community Capital Bancshares, Inc. (OTCQX: ALBY) | Albany, GA

BOOK VALUE/SHARE	NET INCOME	EARNINGS/SHARE	EFFICIENCY RATIO	TIER 1 LEVERAGE
$25.68	**$1.3M**	**$0.98**	**48.90%**	**11.85%**
+7.6% from 2Q25	+10.0% Year-over-Year	Up from $0.89	Improved from 50.14%	Well-Capitalized

FINANCIAL HIGHLIGHTS

Net Income
+10.0% for 2Q26 vs. 2Q25

Net Revenue
+7.4% for 2Q26 vs. 2Q25

Efficiency Ratio
Improved to 48.90% from 50.14% in 2Q25

Average Loans
+3.3% year over year; $177.4 million in 2Q26

Average Deposits
+2.0% year over year; $230.0 million in 2Q26

Non-Interest Expense
+4.7% for 2Q26 vs. 2Q25

Asset Quality
1.33% Allowance/Loans; Non-Performing Assets 0.00%

Return on Average Assets
1.90% for 2Q26, up from 1.77% in 2Q25

Return on Average Common Equity
15.58% for 2Q26

Non-Interest-Bearing Demand Deposits
-6.5% average year over year

Basic Earnings Per Share
$0.98, up from $0.89 in 2Q25

Average Stockholders' Equity
+8.0% year over year

Second quarter results reflect continued earnings growth and improved operating leverage. Net income of $1.3 million and earnings per share of $0.98 represent a 10.0% and 9.5% increase over the second quarter of 2025. Net revenue grew 7.4% while our efficiency ratio improved to 48.90% from 50.14%. Non-interest income grew 40.0%, inclusive of non-recurring revenue within AB&T Trust & Investments beyond our normal run rate. Average deposits grew 2.0% year over year to $230.0 million.

Average loans grew 3.3% year over year to $177.4 million. As we noted last quarter, in a commercial-centric portfolio we'll see fluctuations in average loans. This quarter, we experienced clients achieving success, selling projects that resulted in significant payoffs. But the strength of relationship banking presented new opportunities, with clients involved in payoffs returning to the table, allowing us to close the quarter at $186.8 million. It speaks to the resilience of our client portfolio and confirms that we remain their bank as their business cycles turn. Asset quality remains pristine, non-performing assets returned to zero and our allowance-to-loans ratio stands at 1.33%.

Our vision remains clear: build a bank that executes to the highest standards, every day. Two quarters into 2026, the results reflect what happens when client experience, brand stewardship, and our Gold Standard aspiration work in concert. We will continue to operate with the discipline and intentionality that produced these results.

We're grateful for your continued confidence.

Sincerely,

Perry Revell
Chief Executive Officer

Matt Rushton
President

Performance Highlights

Second Quarter 2026

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

	Quarter-End Jun 30, 2026	Jun 30, 2025	% Change	Year-To-Date Jun 30, 2026	Jun 30, 2025	% Change
OPERATING RESULTS						
Net Interest Income	3,031	2,894	4.7%	6,027	5,693	5.9%
Non-Interest Income	329	235	40.0%	592	442	33.9%
Net Revenue	3,360	3,129	7.4%	6,619	6,135	7.9%
Non-Interest Expense	1,643	1,569	4.7%	3,271	3,074	6.4%
Net Income Before Taxes	1,717	1,560	10.1%	3,348	3,061	9.4%
Income Tax Expense	442	401	10.2%	861	787	9.4%
Net Income	1,275	1,159	10.0%	2,487	2,274	9.4%
BALANCE SHEET						
Average Assets	267,899	262,619	2.0%	270,295	264,136	2.3%
Average Loans	177,388	171,777	3.3%	179,069	171,357	4.5%
Avg. NIB Demand Deposits	76,161	81,476	-6.5%	79,017	81,256	-2.8%
Average Deposits	229,978	225,443	2.0%	232,918	227,381	2.4%
Avg. Stockholders' Equity	32,739	30,305	8.0%	32,189	29,588	8.8%
Period End Stockholders' Eq.	33,463	30,979	8.0%	33,463	30,979	8.0%
BANK CAPITAL RATIOS						
Tier 1 Leverage Ratio				11.85%	11.59%	
Common Equity Tier 1 (CET1)				16.96%	17.01%	
Total Capital Ratio				18.22%	18.27%	
ASSET QUALITY METRICS						
Non-Performing Assets				0	0	
NPA as % of Total Assets				0.00%	0.00%	
OREO				0	0	
Provision for Loan Losses				0	0	
ALL as % of Total Loans				1.33%	1.40%	
YTD Charge-Offs as % Loans				-0.00%	-0.01%	
PER SHARE						
Earnings Per Share (Basic)	$0.98	$0.89	9.5%	$1.91	$1.76	8.8%
Avg. Shares Outstanding	1,301,902	1,296,323	0.4%	1,299,811	1,293,551	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				$25.68	$23.87	7.6%
PERFORMANCE RATIOS						
Return on Average Assets	1.90%	1.77%		1.84%	1.72%	
Return on Avg. Common Eq.	15.58%	15.30%		15.45%	15.37%	
Efficiency Ratio	48.90%	50.14%		49.42%	50.11%	