

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 29 2016

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, James L. Flatt  
 Name of the Holding Company Director and Official  
President & CEO  
 Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

James L. Flatt, Pres. & CEO  
 Signature of Holding Company Director and Official  
03/25/2016  
 Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report  
 will be sent under separate cover  
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID 2175142  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):  
**December 31, 2015**  
 Month / Day / Year  
 N/A  
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address  
Community Capital Bancshares, Inc  
 Legal Title of Holding Company  
2815 Meredyth Drive / P. O. Box 71269  
 (Mailing Address of the Holding Company) Street / P.O. Box  
Albany GA 31708  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
James L. Flatt President & CEO  
 Name Title  
229-446-2265 111  
 Area Code / Phone Number / Extension  
229-446-7030  
 Area Code / FAX Number  
luke.flatt@abtgold.com  
 E-mail Address  
www.abtgold.com  
 Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

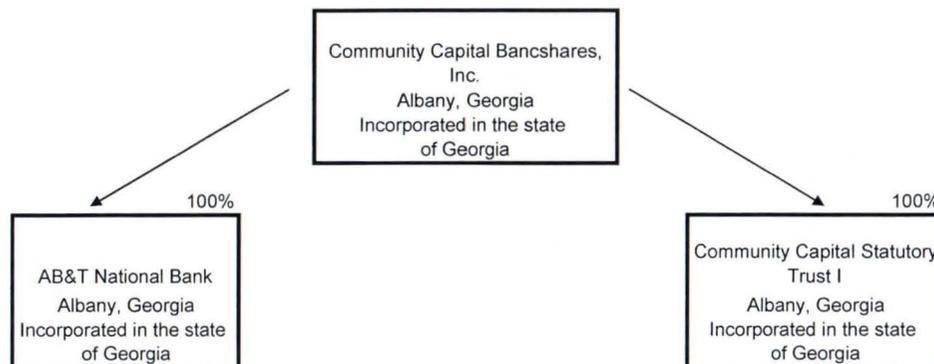
Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No



Item 2a Organizational Chart



None of the entities have an LEI number

**Results:** A list of branches for your depository institution: AB&T NATIONAL BANK (ID\_RSSD: 2775151).  
 This depository institution is held by COMMUNITY CAPITAL BANCSHARES, INC. (2775142) of ALBANY, GA.  
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

**Actions**

**OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.

**Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

**Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

**Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.

**Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2775151	AB&T NATIONAL BANK	2815 MEREDYTH DRIVE	ALBANY	GA	31707	DOUGHERTY	UNITED STATES	73853	0	AB&T NATIONAL BANK	2775151	
OK		Limited Service	3266348	DOWNTOWN BRANCH	241 PINE AVENUE	ALBANY	GA	31701	DOUGHERTY	UNITED STATES	428139	4	AB&T NATIONAL BANK	2775151	
OK		Full Service	3134120	LEE COUNTY OFFICE BRANCH	1204-A US HIGHWAY 19 SOUTH	LEESBURG	GA	31763	LEE	UNITED STATES	364063	2	AB&T NATIONAL BANK	2775151	

**Form FR Y-6**  
**Community Capital Bancshares, Inc.**  
**December 31, 2015**

Report item 3: Shareholders

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Current Shareholders with ownership, control or holdings of 5% or more  
with power to vote as of 12-31-15

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(1)(a)	(1)(b)	(1) (c)
Name & Address	Country of Citizenship	Number and percentage of each class of voting securities

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**Not Applicable**

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Shareholders not listed above who had ownership, control or holdings  
of 5% or more with power to vote during the year ended 12-31-15

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(2)(a)	(2)(b)	(2)(c)
Name & Address	Country of Citizenship	Number and percentage of each class of voting securities

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**Not Applicable**

**Form FR Y-6**  
**Community Capital Bancshares, Inc.**  
**December 31, 2015**

**Report item 4: Directors and Officers**

(1)	(2)	(3) (a)	(3) (b)	(3) (c)	(4) (a)	(4) (b)	(4) (c)
Name & Address	Principal occupation, if other than with bank holding company	Title & Position with Bank Holding Company	Title & Position with subsidiaries	Title & Position with other businesses	Percentage of Voting shares	Percentage of Voting shares in subsidiaries	Name of Company with 25% or more of Voting Securities
James L. Bacon, III, Warwick, Georgia / USA	General Manager	Director	Director - AB&T	General Manager, SafeAire Heating & Cooling Co., Inc. Member, Oakland Plantation Partners, LLC	0.08%	N/A	N/A
Ben J. Barrow, Albany, Georgia / USA	Commercial Building Contractor	Director	Director - AB&T	Managing Partner & Sec./Treas., Artesian Contracting Co., Inc. Manager, Rohan Properties, LLC Manager, BAM Group, LLC	0.24%	N/A	Artesian Contracting Co., LLC, 49% Rohan Properties, LLC, 100% BAM Group, LLC, 50%
Walker D. Davis, Albany, Georgia / USA	Business Owner	Director & Chairman	Director & Chairman - AB&T	Member, Davis Family Properties, LLC Member, 5 Points Laundry, LLC Member, SSMS, LLC Member, Plantation Cattle, LLC	1.33%	N/A	Davis Family Properties, LLC, 100% 5 Points Laundry, 50% SSMS, LLC, 50% Plantation Cattle Co., 33%
Mary Helen Dykes, Albany, Georgia / USA	Retired	Director	Director - AB&T	Partner, GMJ Director, McCormack Foundation Director, McCormack Siblings, LLC	0.95%	N/A	GMJ, 33% McCormack Foundation, 33% McCormack Siblings, LLC, 25%
James L. Flatt, Albany, Georgia / USA	Banker	Director, President & CEO	Director, President & CEO - AB&T	N/A	1.57%	N/A	N/A
Charles M. Jones, III, Albany, Georgia / USA	Consumer Lending and Land Development	Director	Director - AB&T	President & CEO, Consolidated Loan Co., Inc. Manager, Consolidated Loan Company, LLC Manager, Friar Tuck Apartments, LLC Secretary, Delta Partners, Inc. Co-Trustee, Jones Family Trust	3.97%	N/A	Consolidated Loan Co., Inc., 100% Delta Partners, Inc., 50% Friar Tuck Apartments, LLC, 100%
Justin Jones, Albany, Georgia / USA	Farming	Director	Director - AB&T	Owner, Little H Farms, LLC Co-Owner, Jones Bros. Farms, GP Co-Owner, Jones West Farms, LLC Co-Owner, Mooselips, LLC Co-Owner, Sowega Moose, LLC	0.02%	N/A	Little H Farms, LLC, 100% Jones West Farms, LLC, 25% Jones Bros. Farms, GP, 50%
C. Richard Langley, Albany, Georgia / USA	Attorney	Director	Director - AB&T	Attorney (of counsel), Watson Spence, LLP Owner, Blackshear Beach, LLC Owner, Pendleton Properties, Partnership	1.28%	N/A	Blackshear Beach, LLC, 25% Pendleton Properties, Partnership, 50%
William J. McAfee, Leesburg, Georgia / USA	Physician	Director	Director - AB&T	Partner, Radiation Oncology Associates, PC Managing Partner, Fowltown Farms, LLC Partner, Sherwood Properties (S Corp) Partner, Pinecrest Partners, LP Partner, Fowltown Investments Santa Rosa LLC Partner, McAfee Properties, Inc. Partner, Marc & Jay Rents	0.18%	N/A	Radiation Oncology Associates, 50% Fowltown Farms LLC, 50% Pinecrest Partners, 50% Fowltown Investments Santa Rosa, 50% McAfee Properties, 33% Marc & Jay Rents, 50%
F. Faison Middleton, IV, Albany, Georgia / USA	Attorney	Director	Director - AB&T	Managing Partner & Partner, Watson Spence, LLP Member, Three Twenty Residence, LLC Member, Frabo Properties, LLC Member, North Worth Timber Co., LLC	0.15%	N/A	Frabo Properties, LLC, 50% North Worth Timber Co., LLC, 50%

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**December 31, 2015**

**Report item 4: Directors and Officers**

(1)	(2)	(3) (a)	(3) (b)	(3) (c)	(4) (a)	(4) (b)	(4) (c)
Name & Address	Principal occupation, if other than with bank holding company	Title & Position with Bank Holding Company	Title & Position with subsidiaries	Title & Position with other businesses	Percentage of Voting shares	Percentage of Voting shares in subsidiaries	Name of Company with 25% or more of Voting Securities
John L. Reese, IV, Albany, Georgia / USA	Commercial Building Contractor	Director	Director - AB&T	Vice President, LRA Constructors, Inc.	0.07%	N/A	N/A
Jenny Y. Savelle, Leesburg, Georgia / USA	Business Owner	Director	Director - AB&T	CEO/CFO, Bishop Clean Care, Inc.	0.03%	N/A	Bishop Clean Care, Inc. 51%
Bridges Sinyard, Albany, Georgia / USA	Business Manager	Director	Director - AB&T	Vice President, Adams Exterminators, Inc. Manager, Smada Investments Manager, Smada Rentals	0.07%	N/A	Smada Investments, 50% Smada Rentals, 50%
Earle P. Spurlock, Cordele, Georgia / USA	Business Owner	Director	Director - AB&T	President, Logos Plus, Inc. President, G. F. Martin Farms, Inc. Partner, Phillips & Spurlock	4.57%	N/A	Logos Plus, Inc., 50% G. F. Martin Farms, Inc., 50% Phillips & Spurlock, 50%
John P. Ventulett, Jr., Albany, Georgia / USA	Insurance Agent	Director	Director - AB&T	Vice President, J. Smith Lanier & Co. of Albany, Inc.	1.66%	N/A	N/A
Jeffrey D. Wiggins, Dawson, Georgia / USA	Business Owner	Director	Director - AB&T	Member, DJ's II Carwash, Inc. Member, Oasis Express Wash, Inc. Member, Wiggins Enterprises, LLC Member, Artesian Holdings, LLC Member, DJ's II, LLP Member, Sowega Warehousing	0.36%	N/A	DJ's II Carwash, Inc., 50% Oasis Express Wash, Inc., 33% Wiggins Enterprises, LLC, 33% Artesian Holdings, LLC, 50% DJ's II, LLP, 50% Sowega Warehousing, 33%
Lawrence B. Willson, Albany, Georgia / USA	Business Owner	Director	Director - AB&T	President & CEO, Sunnlyland Farms, Inc. Manager, Willson Farming Co.	1.28%	N/A	N/A