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MAR 28 2012

Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

2775142

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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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.

Date of Report (top-tier bank holding company's fiscal year-end):
12/31/11
Month / Day / Year

1. JAMES L. FLATT
Name of the Bank Holding Company Director and Official
PRESIDENT & CEO
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Community Capital Bancshares, Inc.
Legal Title of Bank Holding Company
2815 MEREDYTH DRIVE / P.O. Box 71269
(Mailing Address of the Bank Holding Company) Street / P.O. Box
ALBANY GEORGIA 31708
City State Zip Code
Same
Physical location (if different from mailing address)

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

With this report, I am certifying that the information contained in this report is true and correct to the best of my knowledge and belief, and that I am a director or officer of the bank holding company. I understand that the information contained in this report may be made public and that I consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:
LAURA A. HANCOCK CEO / SVP
Name Title
229-446-2201 (202)
Area Code / Phone Number / Extension
229-446-2274
Area Code / FAX Number
Laura.Hancock@abtgold.com
E-mail Address
www.abtgold.com
Address (URL) for the Bank Holding Company's web page

James L. Flatt
Signature of Bank Holding Company Director and Official
Date of Signature 3/27/12

For bank 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 _____
C.I. _____

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

For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address, and physical locations of each of their subsidiary bank holding companies below.

Legal Title of Subsidiary Bank Holding Company

(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

Physical location (if different from mailing address)

Form FR Y-6
Community Capital Bancshares, Inc.
Albany, Georgia
Year Ended December 31, 2011

Report Item

1.a. Two copies of the Form 10-KSB as filed with the SEC

Not Applicable

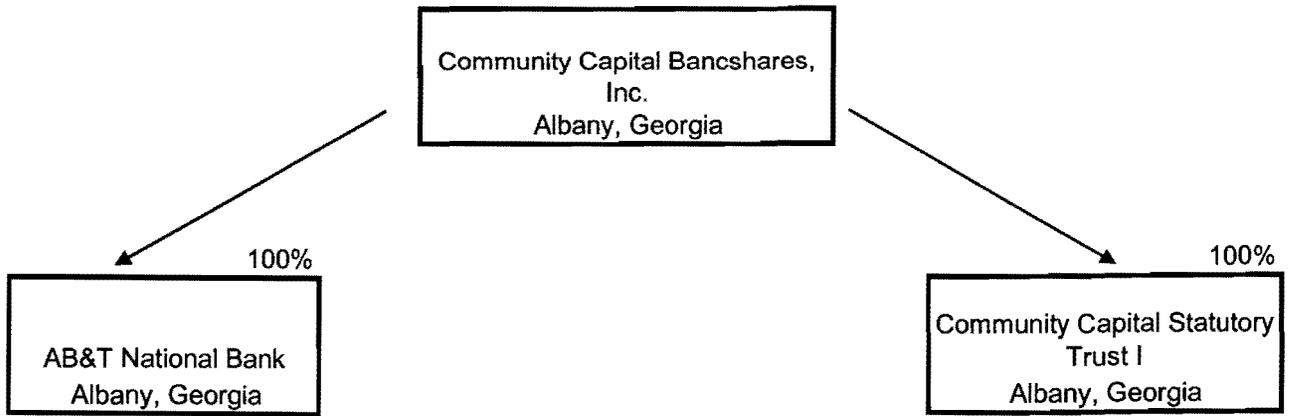
Report Item

1.b. Two copies of the Annual report to Shareholders

Will be sent once the Annual Report is completed and issued

Form FR Y-6
Community Capital Bancshares, Inc.
Albany, Georgia
Year ended December 31, 2011

Item 2a Organizational Chart



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 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

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 **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		Full Service	3266348	DOWNTOWN BRANCH	241 PINE AVENUE	ALBANY	GA	31701	DOUGHERTY	UNITED STATES	428139	4	AB&T NATIONAL BANK	2775151	
delete		Limited Service	2814069	MESSENGER SERVICE BRANCH	2815 MEREDYTH DRIVE	ALBANY	GA	31770	DOUGHERTY	UNITED STATES	Not Required	Not Required	AB&T NATIONAL BANK	2775151	
ok		Full Service	3640836	LEE COUNTY BRANCH	1943 EAST GLENN AVENUE	AUBURN	AL	36830	LEE	UNITED STATES	443438	6	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, 2011

Report item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more
with power to vote as of 12-31-11

(1)(a) Name & Address	(1)(b) Country of Citizenship	(1)(c) Number and percentage of each class of voting securities
Charles M. Jones, III Albany, Georgia / U.S.A.	U.S.A.	178,866, 5.76%

Shareholders not listed above who had ownership, control or holdings
of 5% or more with power to vote during the year ended 12-31-11

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

Form FR Y-6
Community Capital Bancshares, Inc.
December 31, 2011

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
W. David Campbell, Albany, Georgia	Retired	Director & Chairman	Director & Chairman - AB&T	Partner, R. Edgar Campbell / W. David Campbell Partner, Springdale Developers Shareholder, Medley Hotel & Restaurant Supply, Inc. Partner, Parkside Partners, LLC Partner, Lakeworth Properties, LLC Partner, Oakland Plantation Partners, LLC Partner, Wellington Bridge, LLC Partner, CK Atlanta, LLC Partner, David Campbell Family Partnership Managing Member, DBS Merry Acres RE, LLC	0.00%	N/A	R. Edgar Campbell / W. David Campbell, 50%
Bennett D. Cotten, Jr., Albany, Georgia	Physician	Director	Director - AB&T	President, Premier Orthopedics Director, Verdura Land & Timber Co.	0.46%	N/A	Premier Orthopedics, PC, 25%
Walker D. Davis, Albany, Georgia	Business Owner	Director	Director - AB&T	President, Albany Home Patient Care President, Health Products Plus President, Pinnacle Infusion President, Davis Family Properties Secretary/Treasurer, Microbecare	0.00%	N/A	Albany Home Patient Care, 100% Health Products Plus, 50% Pinnacle Infusion, 60% Davis Family Properties, 100% Microbecare, 25%
Mary Helen Dykes, Albany, Georgia	Retired	Director	Director - AB&T	Partner, GMJ Director, McCormack Foundation (Charitable Foundation)	0.18%	N/A	GMJ, 33% McCormack Foundation, 25%
James L. Flatt, Albany, Georgia	Banker	Director, President & CEO	Director, President & CEO - AB&T	N/A	0.20%	N/A	N/A
Charles M. Jones, III, Albany, Georgia	Consumer Lending and Land Development	Director	Director - AB&T	President, Consolidated Loan Company of Albany, Inc. Manager, Consolidated Loan Company, LLC Manager, Friar Tuck Apartments, LLC Secretary, Delta Partners, Inc. Co-Trustee, Jones Family Trust	5.76%	N/A	Consolidated, Inc., 100% Delta Partners, Inc., 50% Friar Tuck, LLC, 100% Consolidated, LLC 100%
C. Richard Langley, Albany, Georgia	Attorney	Director	Director - AB&T	Member, Langley & Lee, LLC Member, Blackshear Beach, LLC	1.25%	N/A	Langley & Lee, LLC, 25% Blackshear Beach, LLC, 25%

Form FR Y-6
Community Capital Bancshares, Inc.
December 31, 2011

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 T. Phillips, III, Albany, Georgia	Business Owner	Director	Director - AB&T	Pres./Director, Applied Fiber Telecommunications, Inc. Pres./Director, Applied Cable Technology, Inc. Pres./Director, Cicada Technology Pres./Partner, Gould Technology, LLC Partner, Lake Worth Properties, LLC Managing Ptr., Oakland Plantation Partners, LLC Partner, Phillips & Spurlock Partner, Whitehall School Road Investment, LLC	0.34%	N/A	Applied Fiber Telecommunications, Inc., 100% Applied Cable Technology, Inc., 100% Cicada Technology, 100% Gould Technology, LLC, 100% Phillips & Spurlock, 50% Whitehall School Road Investment, LLC, 25%
Earle P. Spurlock, Albany, Georgia	Business Owner	Director	Director - AB&T	President, Logos Plus, Inc. President, G. F. Martin Farms, Inc. Partner, Phillips & Spurlock	0.00%	N/A	Logos Plus, Inc., 50% G. F. Martin Farms, Inc., 90% Phillips & Spurlock, 50%
John P. Ventulett, Jr., Albany, Georgia	Insurance Agent	Director	Director - AB&T	Vice President, J. Smith Lanier & Co.	1.67%	N/A	N/A
Lawrence B. Willson, Albany, Georgia	Business Owner	Director	Director - AB&T	Vice Pres./CFO, Sunnyland Farms, Inc. Director, Flint River National Bank	0.86%	N/A	N/A
Laura A. Hancock, Albany, Georgia	Banker	Sr. Vice President, Chief Financial Officer & Secretary	Sr. Vice President, Chief Financial Officer & Secretary - AB&T	N/A	0.15%	N/A	N/A
Glenn E. Creech, Albany, Georgia	Banker	Sr. Vice President, Chief Credit Officer	Sr. Vice President, Chief Credit Officer - AB&T	N/A	0.28%	N/A	N/A