

FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
Page 1 of 2

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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.

Date of Report (top-tier holding company's fiscal year-end):

12/31/14
Month / Day / Year

N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

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

Reporter's Name, Street, and Mailing Address
Community Capital Bancshares, Inc
Legal Title of Holding Company

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.

2815 Meredyth Dr. / P. O. Box 71269
(Mailing Address of the Holding Company) Street / P.O. Box
ALbany GA 31708
City State Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
James L. Flatt Pres. & CEO

James L. Flatt **Pres. & CEO**
Signature of Holding Company Director and Official
5/11/15 **CEO**

Name 229/446-2265/111
Title

Area Code / Phone Number / Extension
229/446-7030

Area Code / FAX Number
lukeflatt@abtgold.com

E-mail Address
www.abtgold.com

Address (URL) for the Holding Company's web page

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

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 Federal Reserve Bank Use Only
RSSD ID 2775142
C.I. _____

For Use By Tiered Bank Holding Companies

Tiered bank holding companies must list the names, mailing address and physical locations of subsidiary bank holding companies below.

Legal Title of 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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Form FR Y-6
Community Capital Bancshares, Inc.
Albany, Georgia
Year Ended December 31, 2014

Report Item

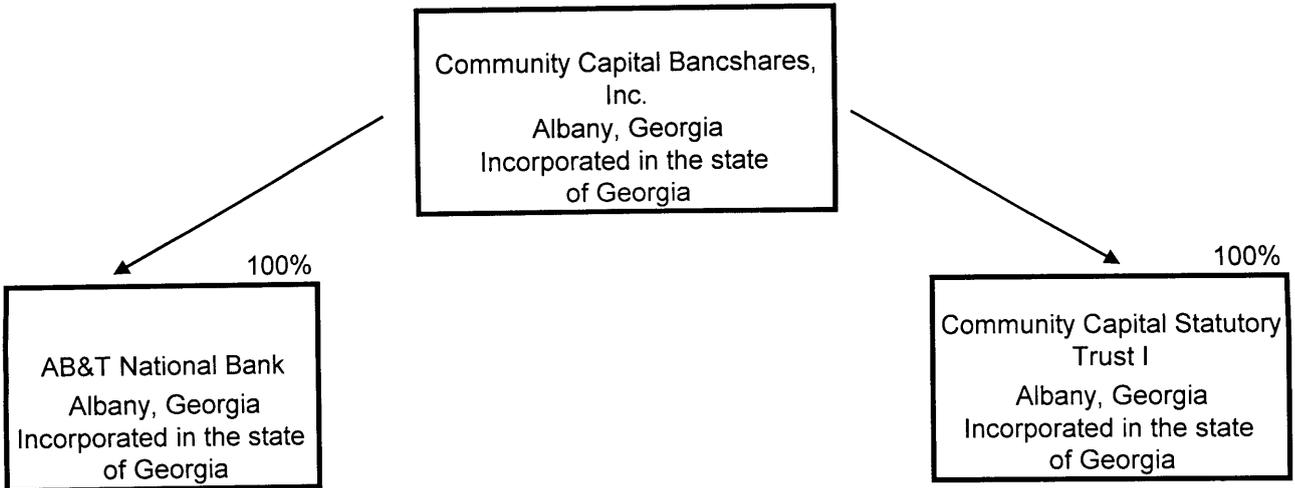
- 1.a. Two copies of the Form 10-KSB as filed with the SEC
- Not Applicable

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, 2014

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 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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, 2014

Report item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more
with power to vote as of 12-31-14

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

Not Applicable

Shareholders not listed above who had ownership, control or holdings
of 5% or more with power to vote during the year ended 12-31-14

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

Not Applicable

Form FR Y-6
Community Capital Bancshares, Inc.
December 31, 2014

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, Albany, Georgia	General Manager	Director	Director - AB&T	General Manager, SafeAire Heating & Cooling Co. Inc. Member, Oakland Plantation Partners, LLC	0.08%	N/A	N/A
W. David Campbell, Albany, Georgia	Retired	Director & Chairman	Director & Chairman - AB&T	Partner, R. Edgar Campbell / W. David Campbell Partner, DBS Merry Acres Operations, LLC Partner, Springdale Developers Partner, Lakeworth Properties, LLC Partner, Oakland Plantation Partners, LLC Partner, David Campbell Family Partnership	1.58%	N/A	R. Edgar Campbell / W. David Campbell, 50% Springdale Developers, 33% David Campbell Family Partnership, LLP, 90%
Walker D. Davis, Albany, Georgia	Business Owner	Director	Director - AB&T	President, Albany Home Patient Care President, Health Products Plus President, Davis Family Properties Member, 5 Points Laundry Member, Plantation Cattle Co.	1.35%	N/A	Albany Home Patient Care, 100% Health Products Plus, 50% Davis Family Properties, 100% 5 Points Laundry, 50% Plantation Cattle Co., 33%
Mary Helen Dykes, Albany, Georgia	Retired	Director	Director - AB&T	Partner, GMJ Director, McCormack Foundation	0.97%	N/A	GMJ, 33% McCormack Foundation, 25%
James L. Flatt, Albany, Georgia	Banker	Director, President & CEO	Director, President & CEO - AB&T	N/A	1.34%	N/A	N/A
Charles M. Jones, III, Albany, Georgia	Consumer Lending and Land Development	Director	Director - AB&T	President, Consolidated Loan Co., Inc. Manager, Consolidated Loan Company, LLC Manager, Friar Tuck Apartments, LLC Secretary, Delta Partners, Inc. Co-Trustee, Jones Family Trust	4.03%	N/A	Consolidated Loan Co, Inc., 100% Delta Partners, Inc., 50% Friar Tuck Apts., LLC, 100%
C. Richard Langley, Albany, Georgia	Attorney	Director	Director - AB&T	Owner, Blackshear Beach, LLC Owner, Pendleton Properties, Partnership	1.30%	N/A	Blackshear Beach, LLC, 25% Pendleton Properties, Partnership, 50%
William J. McAfee, Albany, Georgia	Physician	Director	Director - AB&T	Partner, Radiation Oncology Associates Managing Partner, Fowltown Farms, LLC Partner, Sherwood Properties (S Corp) Partner, Pinecrest Partners, LP Partner, Fowltown Investments Santa Rosa LLC Partner, McAfee Properties 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	Attorney	Director	Director - AB&T	Managing Partner & Partner, Watson Spence, LLP Member, Three Twenty Residence, LLC Managing Member & Member, Frabo Properties, LLC Shareholder/Member, Familettime, LLC	0.15%	N/A	Frabo Properties, LLC, 100%
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, Lakeworth Properties, LLC Managing Ptr., Oakland Plantation Partners, LLC Partner, Phillips & Spurlock Partner, Whitehall School Road Investment, LLC	2.88%	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%

Form FR Y-6
Community Capital Bancshares, Inc.
December 31, 2014

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
Earle P. Spurlock, Albany, Georgia	Business Owner	Director	Director - AB&T	President, Logos Plus, Inc. President, G. F. Martin Farms, Inc. Partner, Phillips & Spurlock	4.64%	N/A	Logos Plus, Inc., 50% G. F. Martin Farms, Inc., 50% Phillips & Spurlock, 50%
John P. Ventulett, Jr., Albany, Georgia	Insurance Agent	Director	Director - AB&T	Vice President, J. Smith Lanier & Co. of Albany, Inc. Co-Manager, Sherwood Properties, LLC Co-Manager, Grove Park, LLC	1.27%	N/A	N/A
Lawrence B. Willson, Albany, Georgia	Business Owner	Director	Director - AB&T	Vice Pres./CFO, Sunnyland Farms, Inc. Board Member, Albany Area Primary Health Care	1.31%	N/A	N/A