

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

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COMMUNITY CAPITAL BANCSHARES INC

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**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549**

FORM 8-K

**CURRENT REPORT PURSUANT
TO SECTION 13 OR 15(D) OF THE
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported)

April 25, 2005

Community Capital Bancshares, Inc.

(Exact Name of Registrant as Specified in Its Charter)

Georgia

(State or Other Jurisdiction of Incorporation)

000-25345

(Commission File Number)

58-2413468

(IRS Employer Identification No.)

2815 Meredyth Drive, Albany, Georgia

(Address of Principal Executive Offices)

31707

(Zip Code)

(229) 446-2265

(Registrant's Telephone Number, Including Area Code)

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02. Results of Operations and Financial Condition.

On April 25, 2005, Community Capital Bancshares, Inc. (the "Company") issued a press release regarding its financial results for the quarter ended March 31, 2005. The Company's press release is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated by reference herein.

The information in this Current Report on Form 8-K and the Exhibit attached hereto shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act") or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, regardless of any general incorporation language in such filing.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

COMMUNITY CAPITAL BANCSHARES, INC.

Dated: April 28, 2005

By: /s/ David J. Baranko

Name: David J. Baranko

Title: Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release of Community Capital Bancshares, Inc., dated April 25, 2005.

Community Capital Bancshares Announces First Quarter Earnings

Albany, Ga., April 25 / PRNewswire. - Community Capital Bancshares, Inc. (Nasdaq: ALBY) reports net income of \$214,000 or \$0.07 per primary share for the first quarter ended March 31, 2005. This compares to the prior year's earnings of \$222,000 or \$0.13 per primary share for the first quarter. This is a decrease in earnings of \$8,000 or \$.06 per primary share. The decrease in earnings per share reflects the additional shares outstanding from the stock offering completed in August, 2004. Weighted average shares outstanding for the quarter ended March 31, 2005 were 2,896,658 compared to the 2004 number of 1,714,196.

Total assets at March 31, 2005 were \$215,549,000 compared to the March 31, 2004 amount of \$171,654,000, resulting in an increase of \$43,895,000 or 25.57%. Net loans increased \$38,946,000 or 35.73% since March 31, 2004, and total deposits increased \$15,463,000 or 11.4% during the same time span. Since December 31, 2004, net loans increased \$22,280,000 and were funded by increases in deposits of \$11,965,000 and other borrowings of \$8,923,000. Total assets increased by \$20,259,000 for the three months ended March 31, 2005.

Bob Lee, President, stated "I am pleased with our loan growth during the first quarter. This growth will provide a strong base for increased earnings during the remainder of the year. Our new locations in Auburn, Alabama and downtown Albany continue to provide new quality customers and will contribute more to corporate earnings as the year progresses."

Community Capital is headquartered in Albany, Georgia, and is the holding company for Albany Bank & Trust which has four banking locations, and AB&T National Bank which has offices in Dothan and Auburn, Alabama. The stock is traded on the Nasdaq Small-Cap Market under the symbol "ALBY".

Contact: David J. Baranko, CFO, Community Capital Bancshares, 229-446-2201

Community Capital Bancshares, Inc.

Financial Highlights

(Unaudited)

(Dollars in thousands, except per share data)

Earnings Summary:	Quarter Ended				
	March 31, 2005	March 31, 2004	March 31,	March 31,	December 31,
Net interest income	\$1,925	\$1,661	2005	2004	2004
Provision for loan losses	180	15			
Non-interest income	380	226			
Non-interest expense	1,817	1,547			
Income tax expense	94	103			
Net income	\$214	\$222			
Primary earnings per share	\$.07	\$.13			
Fully diluted earnings per share	\$.07	\$.12			
Condensed Balance Sheets					
Cash and due from banks	\$5,004	\$7,095			\$5,515
Federal funds sold	--	13,790			1,363
Investment securities	43,774	30,100			44,537
Loans	149,566	110,948			127,185
Less: allowance for loan losses	(1,629)	(1,957)))	(1,528)

Intangible assets	2,651	2,390	2,663
Other assets	16,183	9,288	15,555
Total assets	\$215,549	\$171,654	195,290
Total deposits	\$151,004	\$135,541	139,039
Other borrowings	38,200	21,301	29,277
Other liabilities	757	860	1,142
Total stockholders' equity	25,588	13,952	25,832
Total liabilities and stockholders' equity	\$215,549	\$171,654	\$195,290