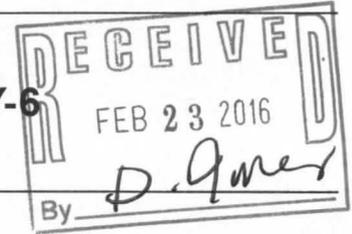


Board of Governors of the Federal Reserve System



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):

December 31, 2015

Month / Day / Year

N/A

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

I, MITCHELL G. KEY

Name of the Holding Company Director and Official

CEO, PRESIDENT AND CHAIRMAN

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

SWANN BANCSHARES, INC.

Legal Title of Holding Company

P.O. BOX 207

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

WEDOWEE	AL	36278
City	State	Zip Code

111 WEST BROAD STREET

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

BRIAN L SMITH	CFO
Name	Title

256-357-2132

Area Code / Phone Number / Extension

256-357-2135

Area Code / FAX Number

BRIANS@BANKOFWEDOWEE.COM

E-mail Address

N/A

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

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.

[Signature]

Signature of Holding Company Director and Official

02/16/2016

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 3100330
 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 Holding Companies

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

NONE

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary 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

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City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6

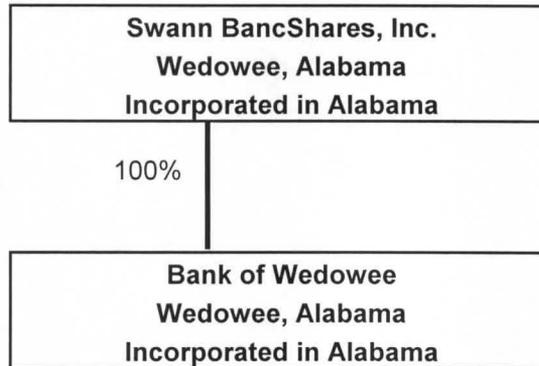
 **REVISED**
03/15/16

Swann BancShares, Inc.
Wedowee, Alabama
Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, one (1) copy is enclosed.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank. Submitted via email on February 11, 2016.

Neither Swann BancShares, Inc. nor Bank of Wedowee have a LEI number.

Results: A list of branches for your holding company: SWANN BANCSHARES, INC. (3100330) of WEDOWEE, AL.
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 inform

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 da

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 Chang
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
OK		Full Service (Head Office)	358233	BANK OF WEDOWEE	111 WEST BROAD STREET	WEDOWEE
OK		Full Service	2636690	ROANOKE BRANCH	3500 HIGHWAY 431	ROANOKE
OK		Full Service	266936	WOODLAND BRANCH	24514 HIGHWAY 48	WOODLAND

ation first became valid in the **Effective Date** column.

te in the **Effective Date** column.

e, Close, Delete, or Add.

State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
AL	36278	RANDOLPH	UNITED STATES	3818	0	BANK OF WEDOWEE	358233	
AL	36274	RANDOLPH	UNITED STATES	207884	2	BANK OF WEDOWEE	358233	
AL	36280	RANDOLPH	UNITED STATES	207883	1	BANK OF WEDOWEE	358233	

Form FR Y-6
Swann BancShares, Inc
Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders
(1)(a)(b)(c) (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2015

Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the year ending 12-31-2015

(1)(a) Name & address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
James H Allen Roanoke, AL, USA	USA	36,000 5.31% Common Stock	NONE		
Kathy Brannon Metairie, LA, USA	USA	35,184 5.19% Common Stock			
Elizabeth R. Dauthier Denham Springs, LA, USA	USA	35,433 5.22% Common Stock			
Jane Fischer Trust Winder, GA, USA	USA	48,000 7.08% Common Stock			
Glenda G. Hale Roanoke, AL, USA	USA	46,060 6.79% Common Stock			
Robert J Hooton, Jr. Villa Rica, GA, USA	USA	35,200 5.19% Common Stock			
Laura R. Lombardo Baton Rouge, LA, USA	USA	35,183 5.19% Common Stock			
John G. Swann, Jr. Wedowee, AL, USA	USA	64,880 9.56% Common Stock			
William Leazer Irving, TX, USA	USA	50,400 7.43% Common Stock			

Form FR Y-6
Swann BancShares, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with the Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with any other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Mitchell G. Key Wedowee, Alabama, USA	N/A	Director, Chairman & President	Director, Chairman & President (Bank of Wedowee)	N/A	0.02%	None	N/A
Charles T. Holmes Wedowee, Alabama, USA	N/A	Director & Vice-President	Director & Executive Vice-President (Bank of Wedowee)	N/A	0.44%	None	N/A
James W. Fincher Roanoke, Alabama, USA	Retired Airline Pilot	Director	Director (Bank of Wedowee)	N/A	4.66%	None	N/A
John H. Harmon Wedowee, Alabama, USA	Retired Pharmacist	Director	Director (Bank of Wedowee)	N/A	4.78%	None	N/A

Report Item 4: Insiders
 (1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with the Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with any other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Kenneth W. Shelton Woodland, Alabama, USA	Retired	Director	Director (Bank of Wedowee)	N/A	0.22%	None	N/A
James H. Allen Roanoke, Alabama, USA	Merchant	Director	Director (Bank of Wedowee)	Owner-Southern Home Comfort, Inc. Member Deer Valley Ranch, LLC Owner-Colorvision Home Center, Inc. Owner-Four Star Properties, Inc. Member-Allen, Bishop&Hilyer, LLP Owner-Louina, Inc.	5.31%	None	Southern Home Comfort, Inc. 100% Deer Valley Ranch, LLC 100% Colorvision Home Center, Inc. 25% Four Star Properties, Inc. 50% Allen, Bishop, & Hilyer, LLP 50% Louina, Inc. 29%