

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

MAR 24 REC'D

## 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, **Ray T. Muggridge III**

Name of the Holding Company Director and Official

**Chairman of the Board, 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.

Reporter's Name, Street, and Mailing Address

**Camilla Bancshares, Inc.**

Legal Title of Holding Company

**P O Box 111**

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

**Camilla GA 31730**

City State Zip Code

**50 E. Broad St., Camilla GA 31730**

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

**Martha Jane Bullard Banking Officer**

Name Title

**229-351-3052**

Area Code / Phone Number / Extension

**229-336-0479**

Area Code / FAX Number

**mjbullard@bankofcamilla.net**

E-mail Address

**n/a**

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

*Ray T. Muggridge III*  
Signature of Holding Company Director and Official

**3-22-16**

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 **2087939**  
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

**FORM FR Y-6  
CAMILLA BANCSHARES, INC.  
CAMILLA, GA  
FISCAL YEAR ENDING DECEMBER 31, 2015**

REPORT ITEM:

1:a The BHC is not required to prepare form 10K with the SEC.

1:b The BHC does prepare an annual report for its shareholders. A copy is enclosed.

2a: Organization Chart:

CAMILLA BANCSHARES, INC. CAMILLA, GA Incorporated in Georgia LEI n/a
BANK OF CAMILLA CAMILLA, GA (100% OWNERSHIP) Incorporated in Georgia LEI n/a
FIRST CAMILLA CORPORATION CAMILLA, GA (100% OWNERSHIP) Incorporated in Georgia LEI n/a



2b: See spread sheet for Domestic Branch Listing

3: Shareholders:

1-a NAME/ADDRESS	1-b CITIZENSHIP	1-c NUMBER OF SHARES	1-c PERCENTAGE OF VOTING
William H. Butler Marital Trust B Ethelyn Butler, Trustee Camilla GA USA 31730	USA	1068	8.7

Willene O'Neal Muggridge Asset Management Trust Ray T. Muggridge III and Melanie M. Kemp, Trustees Camilla GA USA 31730	USA	8484	69.3
Janet Butler Stallings Camilla GA USA 31730	USA	800	6.5
David E. Wright Thomaston GA USA 30286	USA	760	6.2

3: 2-a, 2-b, 2-c None

 **REVISED**  
4/18/16

FR Y6  
REPORT ITEM 2B

**Results:** A list of branches for your depository institution: BANK OF CAMILLA (ID\_RSSD: 124830).  
This depository institution is held by CAMILLA BANCSHARES, INC. (2087939) of CAMILLA, GA. ✓  
The data is as of 12/31/2015.

**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.

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

\* 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*
ok		Full Service (Head Office)	124830	BANK OF CAMILLA	50 EAST BROAD STREET	CAMILLA	GA	31730	MITCHELL	UNITED STATES	11221	0	BANK OF CAMILLA	124830
ok		Full Service	2981550	PELHAM BRANCH OFFICE	127 WEST RAILROAD ST.	PELHAM	GA	31779	MITCHELL	UNITED STATES	359550	1	BANK OF CAMILLA	124830

*QMA*

1	2	3a	3b	3c	4a	4b	4c
Name, City, State	Occupation	BHC Title	Subsidiary, Title	Other Company, Title	BHC voting %	Subsidiary voting %	Other Company voting %
Ray T. Muggridge, III Camilla GA USA	Banking/ Finance	Chairman President Director	<u>Bank of Camilla</u> Chairman President CEO Director <u>First Camilla Corp</u> Chairman President CEO Director	<u>Camilla Builders Supply Inc</u>  <u>RTM Associates Inc</u>  <u>RMBC Inc</u>  <u>RMBC Enterprises LLC</u>  <u>RMBC Enterprises</u>  <u>Muggridge &amp; Wimberly Limited LLC</u>  <u>Pelham Oil &amp; Fertilizer Inc</u>  <u>Muggridge &amp; Kemp</u>  <u>Willene O'Neal Muggridge Asset Management Trust</u>  <u>619 Mountain Drive, LLC</u>  <u>R.M.B.C. Real Estate Management, LLC</u>  <u>R.M.B.C. Real Estate Trust</u>  <u>Willene O'Neal Muggridge Life Insurance Trust</u>	CEO President CEO CFO CEO CFO Partner Partner Partner, Secretary Secretary Partner Co-Trustee CEO CFO Secretary Manager Co-Trustee Co-Trustee	0.08% Bank of Camilla - n/a First Camilla Corp - 100%	<u>Camilla Builders Supply Inc - 11.25%</u> <u>RTM Associates Inc - 25%</u> <u>RMBC Inc - 25%</u> <u>RMBC Enterprises LLC - 25%</u> <u>RMBC Enterprises - 25%</u> <u>Muggridge &amp; Wimberly Limited LLC - 50%</u> <u>Pelham Oil &amp; Fertilizer Inc - n/a</u> <u>Muggridge &amp; Kemp - 50%</u> <u>Willene O'Neal Muggridge Asset Management Trust - n/a</u> <u>619 Mountain Drive, LLC - 100%</u> <u>R.M.B.C. Real Estate Management, LLC - 1/2%</u> <u>R.M.B.C. Real Estate Trust - 25%</u> <u>Willene O'Neal Muggridge Life Insurance Trust - 25%</u>

1	2	3a	3b	3c	4a	4b	4c
Name, City, State	Occupation	BHC Title	Subsidiary, Title	Other Company, Title	BHC voting %	Subsidiary voting %	Other Company voting %
E. Butler McDonald Camilla GA USA	Retired Banking/ Finance	Director	<u>Bank of Camilla</u> Director <u>First Camilla Corp</u> Director			1% Bank of Camilla - n/a First Camilla Corp - n/a	

1	2	3a	3b	3c	4a	4b	4c
Name, City, State	Occupation	BHC Title	Subsidiary, Title	Other Company, Title	BHC voting %	Subsidiary voting %	Other Company voting %
Donald E. Shirah Camilla GA USA	Farming	Director	<u>Bank of Camilla</u> Director <u>First Camilla Corp</u> Director	<u>Red Hill Farm Enterprise Inc</u>  <u>Mitchell County Farm Bureau</u>  <u>Pinecliff Planters Gin</u>	CEO CFO Secretary Director Director	0.08% Bank of Camilla - n/a First Camilla Corp - n/a	<u>Red Hill Farm Enterprise Inc - 100%</u> <u>Mitchell County Farm Bureau - n/a</u> <u>Pinecliff Planters Gin - n/a</u>

1	2	3a	3b	3c	4a	4b	4c
Name, City, State	Occupation	BHC Title	Subsidiary, Title	Other Company, Title	BHC voting %	Subsidiary voting %	Other Company voting %
Ray E. Dixon Camilla GA USA	Retail	Director	<u>Bank of Camilla</u> Director <u>First Camilla Corp</u> Director	<u>Dixon Hardware &amp; Furniture Co Inc</u>  <u>R.D. Properties &amp; Investments Inc</u>  <u>Dixon Enterprises Inc</u>  <u>Dixon Properties Group Inc</u>  <u>Dixon Rental Inc</u>	CEO CFO CEO CFO Secretary Secretary	0.24% Bank of Camilla - n/a First Camilla Corp - n/a	<u>Dixon Hardware &amp; Furniture Co Inc - n/a</u> <u>R.D. Properties &amp; Investments Inc - n/a</u> <u>Dixon Enterprises Inc - n/a</u> <u>Dixon Properties Group Inc - 0%</u> <u>Dixon Rental Inc - 0%</u>

1	2	3a	3b	3c	4a	4b	4c
Name, City, State	Occupation	BHC Title	Subsidiary, Title	Other Company, Title	BHC voting %	Subsidiary voting %	Other Company voting %
Melanie M. Kemp Camilla GA USA		Director	<u>Bank of Camilla</u> Director <u>First Camilla Corp</u> Director	<u>Camilla Builders Supply Inc</u>  <u>RTM Associates Inc</u>  <u>RMBC Inc</u>  <u>RMBC Enterprises LLC</u>  <u>RMBC Enterprises</u>  <u>Pelham Oil &amp; Fertilizer Inc</u>  <u>Muggridge &amp; Kemp</u>  <u>Willene O'Neal Muggridge Asset Management Trust</u>  <u>R.M.B.C. Real Estate Management, LLC</u>  <u>R.M.B.C. Real Estate Trust</u>  <u>Willene O'Neal Muggridge Life Insurance Trust</u>	Secretary Secretary Secretary Partner Partner CEO CFO Partner Co-Trustee Secretary Co-Trustee Co-Trustee	0.08% Bank of Camilla - n/a First Camilla Corp - n/a	<u>Camilla Builders Supply Inc - 11.25%</u> <u>RTM Associates Inc - 25%</u> <u>RMBC Inc - 25%</u> <u>RMBC Enterprises LLC - 25%</u> <u>RMBC Enterprises - 25%</u> <u>Pelham Oil &amp; Fertilizer Inc - n/a</u> <u>Muggridge &amp; Kemp - 50%</u> <u>Willene O'Neal Muggridge Asset Management Trust - n/a</u> <u>R.M.B.C. Real Estate Management, LLC - 1/2%</u> <u>R.M.B.C. Real Estate Trust - 25%</u> <u>Willene O'Neal Muggridge Life Insurance Trust - 25%</u>

1	2	3a	3b	3c	4a	4b	4c
Name, City, State	Occupation	BHC Title	Subsidiary, Title	Other Company, Title	BHC voting %	Subsidiary voting %	Other Company voting %
Janet B. Stallings Camilla GA USA	Lease and Holding Company	Director	<u>Bank of Camilla</u> Director <u>First Camilla Corp</u> Director	<u>Delta Petroleum Products Inc</u>  <u>E. L. Butler Farms Inc</u>	CEO CFO	6.50% Bank of Camilla - n/a First Camilla Corp - n/a	<u>Delta Petroleum Products Inc</u> <u>E. L. Butler Farms Inc - n/a</u> <u>W.H. Butler Trust I n/a</u>

**REVISED**  
9/18/16

