

MAR 15 REC'D

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):

12/31/2015
Month / Day / Year

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

I, Rana S. Futral
Name of the Holding Company Director and Official
EVPI CFO
Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Central Alabama BancShares, Inc.
Legal Title of Holding Company
715 Wilson Street
(Mailing Address of the Holding Company) Street / P.O. Box
Wetumpka AL 36092
City State Zip Code

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.

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:

Rana S. Futral EVPI CFO
Name Title

334-512-2013
Area Code / Phone Number / Extension

334-567-3295
Area Code / FAX Number

rfutral@febca.com
E-mail Address

Rana S. Futral
Signature of Holding Company Director and Official
3/11/16
Date of Signature

www.febca.com
Address (URL) for the Holding Company's web page

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 3034248
C.I. _____

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.

Central Hatama Bancshares, Inc.
Legal Title of Subsidiary Holding Company
715 Wilson Street
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Netumpta AZ 36092
City State Zip Code

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Form FR Y-6

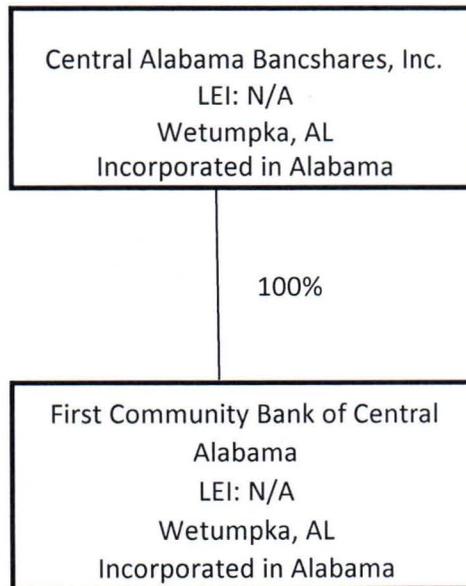


Central Alabama Bancshares, Inc.
Wetumpka, AL
Fiscal Year Ending December 31, 2015

Item 1: N/A

Item 2.a:

Organizational Chart



Results: A list of branches for your depository institution: FIRST COMMUNITY BANK OF CENTRAL ALABAMA (ID_RSSD: 3034257).
 This depository institution is held by CENTRAL ALABAMA BANCSHARES, INC. (3034248) of WETUMPKA, AL.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 04/05/2016.

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 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)	3034257	FIRST COMMUNITY BANK OF CENTRAL ALABAMA	715 WILSON STREET	WETUMPKA	AL	36092	ELMORE	UNITED STATES	358137	0	FIRST COMMUNITY BANK OF CENTRAL ALABAMA	3034257	
OK		Full Service	3224955	KOWALIGA ROAD BRANCH	1875 KOWALIGA ROAD	ELECTIC	AL	36024	ELMORE	UNITED STATES	430018	2	FIRST COMMUNITY BANK OF CENTRAL ALABAMA	3034257	
OK		Full Service	3817432	MILLBROOK OFFICE	3300 HIGHWAY 14	MILLBROOK	AL	36054	ELMORE	UNITED STATES	361247	1	FIRST COMMUNITY BANK OF CENTRAL ALABAMA	3034257	
OK		Full Service	3343155	PRATTVILLE OFFICE	1761 EAST MAIN STREET	PRATTVILLE	AL	36066	AUTAUGA	UNITED STATES	442218	3	FIRST COMMUNITY BANK OF CENTRAL ALABAMA	3034257	
OK		Full Service	4031619	WEST PRATTVILLE BRANCH	211 HIGHWAY 82 BYPASS WEST	PRATTVILLE	AL	36067	AUTAUGA	UNITED STATES	497949	5	FIRST COMMUNITY BANK OF CENTRAL ALABAMA	3034257	
OK		Full Service	4595148	TALLASSEE BRANCH	526 GILMER AVENUE	TALLASSEE	AL	36078	ELMORE	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK OF CENTRAL ALABAMA	3034257	
OK		Full Service	3687019	HOLTVILLE BRANCH	9788 HOLTVILLE ROAD	WETUMPKA	AL	36092	ELMORE	UNITED STATES	470757	4	FIRST COMMUNITY BANK OF CENTRAL ALABAMA	3034257	

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Central Alabama Bancshares, Inc.
Fiscal Year December 31, 2015



Report Item 3

None

Report Item 4

4.1	4.2	4.3 a&b Title with Central Alabama Bancshares, Inc. and First Community Bank of Central Alabama	4.3c	4.4a % of Bank Holding Company Stock	4.4b Bank Holding Company Subsidiaries	4.4c Other
<u>Name and Address</u>	<u>Principle Occupation</u>					
Earl Ryser Wetumpka, Al 36093 USA	Contractor	Director	None	0.86%	n/a	n/a
Robert M. Barrett Deatsville, Al 36022 USA	Retired	Director	None	2.30%	n/a	Trico Financial Serv., LLC (30%) Tallapoosa River Plaza LLC (33%) Bartram Properties LLC (50%)
Spencer J. Coleman, Sr. MD Wetumpka, Al 36092 USA	Physician	Director	None	2.30%	n/a	n/a
Sheila Spiers Wetumpka, Al 36092 USA	Banker	Director	None	2.00%	n/a	
Albert Striplin Prattville, Al USA	Finance	Director	None	1.10%	n/a	KeyFinance Co. Inc. (>5%) ALMA LLC (>5%) Striplin Family LLC (>5%) Twatt LLC (>5%)
Travis Cosby, III Wetumpka, Al 36092 USA	Banker	Chairman/Director	None	2.30%	n/a	Trico Financial Services LLC (30%)
Michael R. Morgan Deatsville, Al 36022 USA	Banker	President and CEO Director	None	1.40%	n/a	n/a
John R. Williams Wetumpka, Al 36092 USA	Mortgage Lender	Director	President Mortgage Corporation of the South	1.20%	n/a	Mortgage Corporation of the South (100%)
Johnny M. Carothers, Jr. Wetumpka, Al 36092 USA	Forester	Director	President, Baseline Forest Services, Inc.	1.80%	n/a	Baseline Forest Services (25%)
Rana S. Futral Eclectic, Al 36024 USA	Banker	EVP/CFO/Director	None	1.20%		n/a
Brian Barrett Wetumpka, Al 36092 USA	Dentist	Director	None	0.002%	n/a	Brian E. Barrett DMD PC