

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 04 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, William R. DeBerry

Name of the Holding Company Director and Official

Director, President & 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

Commerce Union Bancshares, Inc.

Legal Title of Holding Company

1736 Carothers Parkway, Suite 100

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

Brentwood

TN

37072

City

State

Zip Code

N/A

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:

Roger W. Dorris

SVP/Controller

Name

Title

615-433-7225

Area Code / Phone Number / Extension

615-384-2175

Area Code / FAX Number

rdorris@reliantbank.com

E-mail Address

N/A

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

Signature of Holding Company Director and Official

03/29/2016

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 3729562
 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."

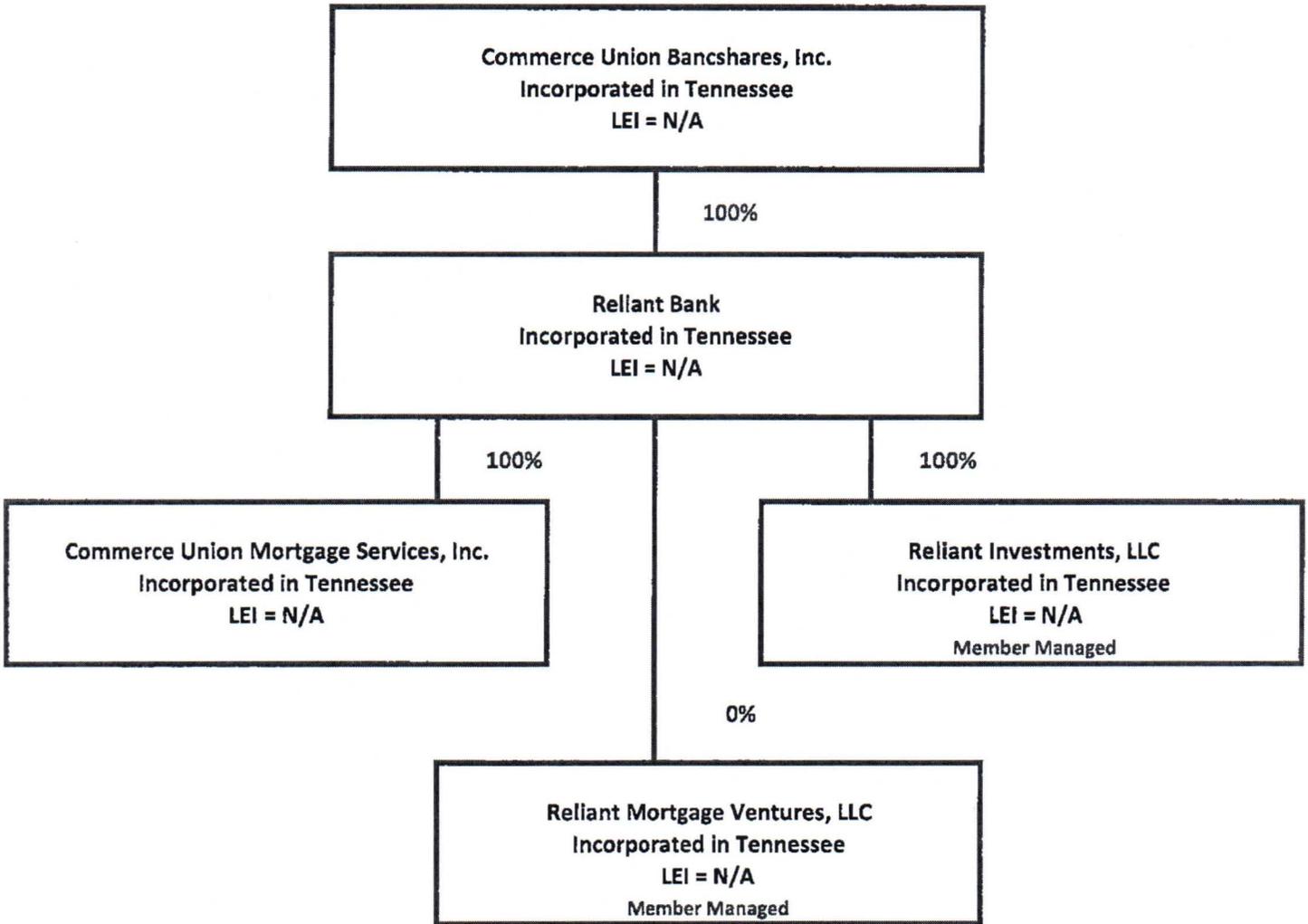
No

Form FR Y-6
Commerce Union Bancshares, Inc.
Brentwood, Tennessee
Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company prepares an annual report for its securities holders and was registered with the SEC as of the date of this report. As specified by the appropriate Reserve Bank, one copy is enclosed.

2: Organizational Chart



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Results: A list of branches for your holding company: COMMERCE UNION BANCSHARES, INC. (3729562) of BRENTWOOD, TN. 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 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)	3415463	RELIANT BANK	1736 CAROTHERS PARKWAY, SUITE 100	BRENTWOOD	TN	37027	WILLIAMSON	UNITED STATES	447876	0	RELIANT BANK	3415463	
OK		Full Service	3957767	MARYLAND FARMS BRANCH	5109 PETER TAYLOR PARK DRIVE	BRENTWOOD	TN	37027	WILLIAMSON	UNITED STATES	Not Required	Not Required	RELIANT BANK	3415463	
OK		Full Service	4146465	FRANKLIN OFFICE	101 CREEKSTONE BOULEVARD, SUITE 100	FRANKLIN	TN	37064	WILLIAMSON	UNITED STATES	Not Required	Not Required	RELIANT BANK	3415463	
OK		Full Service	4146456	EAST MAIN STREET BRANCH	425 EAST MAIN STREET	GALLATIN	TN	37066	SUMNER	UNITED STATES	511769	2	RELIANT BANK	3415463	
OK		Full Service	3602393	GALLATIN BRANCH	1204 NASHVILLE PIKE	GALLATIN	TN	37066	SUMNER	UNITED STATES	479364	1	RELIANT BANK	3415463	
OK		Full Service	3828214	LENOX BRANCH	6005 NOLENSVILLE PIKE, SUITE 101	NASHVILLE	TN	37211	DAVIDSON	UNITED STATES	Not Required	Not Required	RELIANT BANK	3415463	
OK		Full Service	3733420	MOBILE BRANCH	701 SOUTH MAIN STREET	SPRINGFIELD	TN	37172	ROBERTSON	UNITED STATES	Not Required	Not Required	RELIANT BANK	3415463	
OK		Full Service	4844190	SPRINGFIELD BRANCH	701 SOUTH MAIN STREET	SPRINGFIELD	TN	37172	ROBERTSON	UNITED STATES	Not Required	Not Required	RELIANT BANK	3415463	

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Commerce Union Bancshares, Inc.
Fiscal Year Ended December 31, 2015

Report Item 3: Securities Holders

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
None				None	

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Fiscal Year Ended December 31, 2015

Report Item 4: Insiders

(1) Name City, State, Country	(2) Principal Occupation	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Business	(4)(a) Percentage of Voting Shares in Holding Co	(4)(b) Percentage Voting Shares in Subsidiary	(4)(c) Names of Other Companies if >25% Held and % Owned
				Member Member Member Member Partner Member Member Partner Member			American Hospitality, LLC - 45% MRCO, LLC - 45% East/West, LLC - 45% Fast, LLC - 45% Brentwood Associates - 50% CVHC I, LLC - 50% CVHC II, LLC - 50% FAF Property Partners - 33 1/3% Mountview, LLC - 33 1/3%
Homayoun Aminmadani Brentwood, TN, USA	Restaurateur	Director	Director		3.79%	0%	N/A
DeVan D. Ard Franklin, TN, USA	N/A	Director and President	President and CEO	N/A	0.80%	0%	N/A
Charles Trimble Beasley Goodlettsville, TN, USA	Materials Research	Director	Director	President Center Star, Inc.	0.37%	0%	N/A
John Bourne Cedar Hill, TN, USA	Agriculture Production	Director	Director	N/A	0.17%	0%	N/A
Ron DeBerry Gallatin, TN, USA	N/A	Director & Chairman	Director	N/A	0.76%	0%	N/A

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Sharon H. Edwards				Finance Director/CFO Willis Towers Watson North America/Willis North America, Inc.	0.11%	0%	N/A
Gallatin, TN, USA	Financial Services	Director	Director	Member Member Member Member Partner Member Member Partner			American Hospitality, LLC - 45% MRCO, LLC - 45% East/West, LLC - 45% Fast, LLC - 45% Brentwood Associates - 50% CVHC I, LLC - 50% CVHC II, LLC - 50% FAF Property Partners - 33 1/3%
Farzin Ferdowsi				Chief Executive Officer Management Resources Company	3.55%	0%	
Brentwood, TN, USA	Restaurateur	Director	Director				
Darrell S. Freeman				Chairman Zycron, Inc.	0.96%	0%	Zycron, Inc. 100%
Brentwood, TN, USA	Information Technology Services	Director	Director				
James Gilbert Hodges				President Hodges Group, Inc.	0.07%	0%	Hodges Group Inc. 100%
Portland, TN, USA	Construction	Director	Director				
James R. Kelley				Member Neal & Harwell, PLC	0.54%	0%	N/A
Nashville, TN, USA	Attorney	Director	Director				



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Report Item 4: Insiders

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Don R. Sloan Springfield, TN, USA	Pharmacist	Director	Director	N/A	0.20%	0%	Southside Drug Company 100%
James Daniel Dellinger Brentwood, TN, USA	N/A	Chief Financial Officer	N/A	N/A	0.51%	0%	N/A
Mark C. McDowell Springfield, TN, USA	N/A	Chief Risk Officer	Chief Risk Officer	N/A	0.03%	0%	N/A
Michael S. McKeown Brentwood, TN, USA	N/A	Chief Accounting Officer	Chief Financial Officer	N/A	0.07%	0%	N/A
Paula DeBerry Gallatin, TN, USA	N/A	N/A	Chief Retail Officer	N/A	0.03%	0%	N/A
Clyde Eugene Whittle Franklin, TN, USA	N/A	N/A	Chief Credit Officer	N/A	0.03%	0%	N/A
John Robert Wilson Franklin, TN, USA	N/A	N/A	Chief Loan Officer	N/A	0.31%	0%	N/A
Berlin Scott Bagwell Goodlettsville, TN, USA	N/A	N/A	Robertson County Market President	N/A	0.03%	0%	N/A

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