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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.

I, Christopher S Harper

Name of the Holding Company Director and Official
EVP

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.

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 of Holding Company Director and Official

01/25/2016

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 2591718
C.I. _____

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)

Reporter's Name, Street, and Mailing Address
COMMERCIAL BANCSHARES OF OZARK, INC.

Legal Title of Holding Company

P.O. BOX 1029

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

OZARK AL 36361
City State Zip Code

208 SOUTH MERRICK AVE OZARK, AL 36360

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Christopher S Harper EVP

Name Title

334-774-4931

Area Code / Phone Number / Extension

334-774-1309

Area Code / FAX Number

csharper@cbozark.com

E-mail Address

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

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 FRY-6

THE COMMERCIAL BANK OF OZARK, INC.

OZARK, ALABAMA

FISCAL YEAR ENDING December 31, 2015

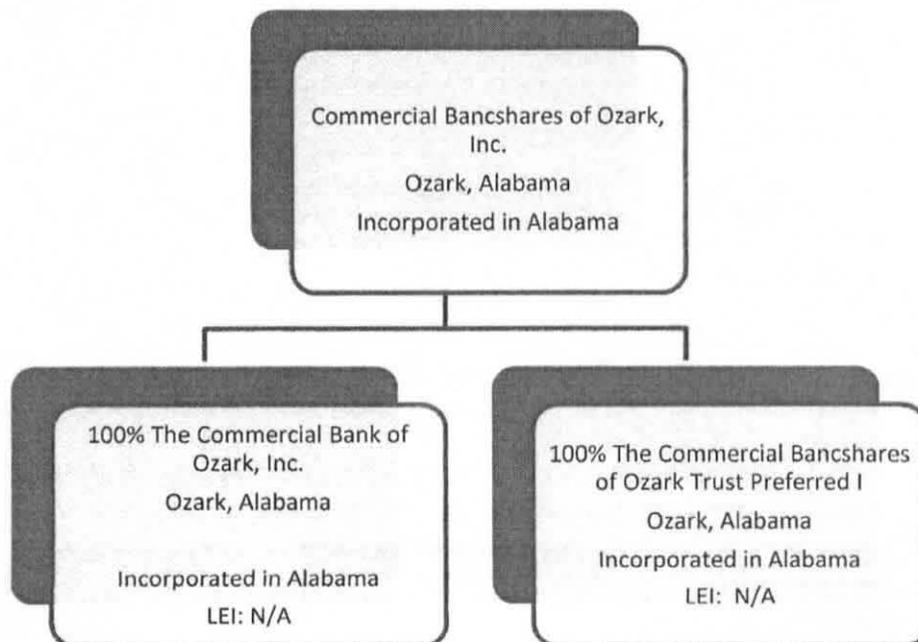
REVISED
5/25/16

All Entities are incorporated in Alabama

All Entities are located in Ozark, Alabama

Report item

1. A. The BHC is not required to prepare form 10-K with the SEC.
B. The BHC does not prepare an annual report for its shareholders.
2. Organizational Chart



Results: A list of branches for your depository institution: COMMERCIAL BANK OF OZARK, THE (ID_RSSD: 522034).
 This depository institution is held by COMMERCIAL BANCSHARES OF OZARK, INC. (2581718) of OZARK, AL.
 This data is as of 12/31/15. Data reflects information that was received and processed through 12/31/15.

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 of 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.

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.

*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
O.K.	12/31/2015	Full Service (Head Office)	522034	COMMERCIAL BANK OF OZARK	208 SOUTH MERRICK AVE.	OZARK	AL	36360
O.K.	12/31/2015	Full Service	1364914	SOUTHDALE BRANCH	36 COUNTY ROAD 112	MIDLAND CITY	AL	36350

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote

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 fiscal year ending 31-Mar

(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
Patricia Brown Beallsville, MD USA	USA	6,123 13.88% Common Stock	none	none	none
Charles F. Harper Ozark, AL USA	USA	12,659 28.69% Common Stock			
Clementine B. Harper Ozark, AL USA	USA	6,903 15.65% Common Stock			
Dr. Ray H. McLaughlin Ozark, AL USA	USA	4,848 10.99% Common Stock			

Form FR Y-6
December 31, 2015



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

(1) Name & Address (City, State Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (included partnerships) If 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Charles F. Harper Ozark, AL USA	N/A	Dir., Chrmn. & President	Dir., Chrmn. & President The Commercial Bank of Ozark	N/A	28.69%	None	N/A
Clementine B. Harper Ozark, AL USA	Retired	Director	Director The Commercial Bank of Ozark	President Brown Real Est. Co. Inc. Ozark, AL	15.65%	None	Brown Real Estate Co., Inc. (33 1/3%)
Ray H. McLaughlin Ozark, AL USA	Dentist	Director	Director The Commercial Bank of Ozark	N/A	10.99%	None	N/A
Larry W. Ezeil Ariton, AL USA	N/A	Director	Director Sr. Vice Pres. The Commercial Bank of Ozark	N/A	1.19%	None	N/A
Christopher S. Harper Ozark, AL USA	N/A	Director	Director Vice President The Commercial Bank of Ozark	N/A	2.57%	None	N/A
Charles D. Harper Ozark, AL USA	N/A	Director	Director Vice President The Commercial	N/A	2.00%	None	N/A

REVISED
5/25/16

Bank of Ozark

W. Miach McNab Pinckard, AL USA	CPA	Director	Director The Commercial Bank of Ozark	President/Owner W. Miach McNab Ozark, AL	1.19%	None	N/A
W. E. Blackwell, Jr. Ozark, AL USA	Mayor	Director	Director The Commercial Bank of Ozark	N/A	0.45%	None	N/A
Robert H. Brogden Ozark, AL USA	Attorney	Director	Director The Commercial Bank of Ozark	Brogden Law Firm Ozark, AL	0.45%	None	N/A
Bobby G. Snell Skipperville, AL USA	Veterinarian	Director	Director The Commercial Bank of Ozark	Partner Ozark Veterinary Clinic	0.45%	None	Ozark Veterinary Clinic 50%
Michael V. Brauer Ozark, AL USA	Entrepreneur	Director	Director The Commercial Bank of Ozark	CEO Brauer Aerospace Products	0.45%	None	N/A
Patricia Brown Beallsville, MD USA	School Teacher	N/A	Prin. Shareholder The Commercial Bank of Ozark	N/A	13.88%	None	N/A