

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAY 11 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, 2014

Month / Day / Year

n/a

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

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

n/a

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Rana S. Futral EVP/CFO

Name Title

3345122013

Area Code / Phone Number / Extension

3345673295

Area Code / FAX Number

rfutral@fcbca.com

E-mail Address

n/a

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

I, Rana S. Futral

Name of the Holding Company Director and Official

EVP/CFO

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.

Rana S. Futral

Signature of Holding Company Director and Official

05/06/2014

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 303 4248
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.

Central Alabama Bancshares, Inc.
Legal Title of Subsidiary Holding Company

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

Wetumpka AL 36092
City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

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 12/31/2014. Data reflects information that was received and processed through 04/06/2015.

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.

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	

FORM FR Y-6

Central Alabama Bancshares, Inc.

Fiscal Year December 31, 2014

Report Item 1

None

Report Item 2

Central Alabama Bancshares, Inc. (715 Wilson Street Wetumpka, AL36092) is a Bank Holding Company whose only asset is 100% ownership of First Community Bank of Central Alabama, a commercial bank whose address is 715 Wilson Street Wetumpka, AL 36092.
 *All entities incorporated in Alabama

Report Item 3

None

Report Item 4

4.1 <u>Name and Address</u>	4.2 <u>Principle Occupation</u>	4.3 a&b <u>Title with Central Alabama Bancshares, Inc. and First Community Bank of Central Alabama</u>	4.3c	4.4a <u>% of Bank Holding Company Stock</u>	4.4b <u>Bank Holding Company Subsidiaries</u>	4.4c <u>Other</u>
Earl Ryser Wetumpka, AL 36093	Contractor	Director	None	0.86%	n/a	n/a
Robert M. Barrett Deatsville, AL 36022	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	Physician	Director	None	2.30%	n/a	n/a
Sheila Spleers Wetumpka, AL 36092	Banker	Director	None	2.00%	n/a	
Albert Striplin Prattville, AL	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	Banker	Chairman/Director	None	2.30%	n/a	Trico Financial Services LLC (30%)
Michael R. Morgan Deatsville, AL 36022	Banker	President and CEO Director	None	1.40%	n/a	n/a
John R. Williams Wetumpka, AL 36092	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	Forester	Director	President, Baseline Forest Services, Inc.	1.80%	n/a	Baseline Forest Services (25%)
Rana S. Futral Eclectic, AL 36024	Banker	EVP/CFO/Director	None	1.20%	n/a	n/a
Brian Barrett Wetumpka, AL 36092	Dentist	Director	None	0.002%	n/a	Brian E. Barrett DMD PC