

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 01 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, Joseph T MOSS
 Name of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

EMBASSY BANCSHARES, INC

Legal Title of Holding Company

1817 NORTH BROWN RD

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

LAWRENCEVILLE GA 30043

City State Zip Code

N/A

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

DARLENE SMITH SVP

Name Title

7705001250

Area Code / Phone Number / Extension

7703382029

Area Code / FAX Number

dsmith@embassynationalbank.com

E-mail Address

embassynationalbank.com

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

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.

Joseph T MOSS
 Signature of Holding Company Director and Official

3/29/16
 Date of Signature

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 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 3482054
 C.I. _____

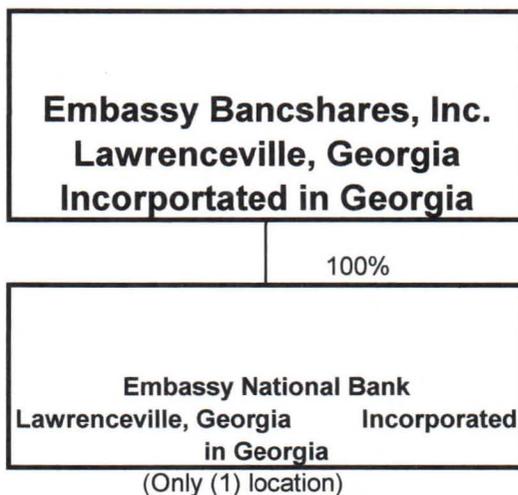
FORM FR Y-6

EMBASSY BANCSHARES, INC.
LAWRENCEVILLE, GEORGIA

Fiscal Year Ending December 31, 2015

Report Item: #1 and #2

1. The bank holding company does prepare an annual report.
2. Organizational Chart



3. Legal Entity Identifier (LEI) N/A

Results: A list of branches for your holding company: EMBASSY BANCSHARES, INC. (3482054) of LAWRENCEVILLE, GA.

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
		Full Service (Head Office)	3482045	EMBASSY NATIONAL BANK	1817 NORTH BROWN ROAD	LAWRENCEVILLE	GA	30043	GWINNETT	UNITED STATES	451152	0	EMBASSY NATIONAL BANK	3482045	

Form FR Y-6
Embassy Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders
(1 (a)(b)(c) and (2)(a)(b)(c))

(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	
		#	%			#	%
Nitin Shah, (Parvina N Shah Revocable Living Trust), Duluth, Ga. 30097 <i>USA</i>	USA	100,000	5.6%	Lopa Shah Brownsville, Tx <i>USA</i>	USA	100,000	5.6%
		#	%			#	%
Navin Shah, Taru N Shah, Shefali N Shah, Rupali N Shah, Ravi N Shah Duluth, Ga. 30097 <i>USA</i>	USA	100,000	5.6%	N/A	N/A	N/A	N/A

FORM FR Y-6
EMBASSY BANCSHARES, INC.
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Nitin Shah Duluth, Georgia, USA	President Imperial Investments Group, Inc.	Chairman of the Board of Directors of Embassy Bancshares	Chairman of the Board of Directors of Embassy National Bank	Imperial Investments Airport, LLC - VP/Secretary // ga., era LLC VP/Secretary // Imperial Investments Chesnee, LLC VP Secretary // Imperial Investments Gaffney, LLC VP/ Secretary // Paragon Hammond, Inc VP/Secretary // Imperial Investments Greenville, Inc VP // Imperial Investments Monroe, Inc. VP/Secretary // Imperial Spartanburg, Inc VP/Secretary //Imperial Investments, Inc VP/Secretary //Imperial Investments Southlake, LLC VP/Secretary // Imperial Investments Norcross, LLC VP/Secretary // Imperial Investments Sandy Springs, LLC VP/Secretary // Imperial Investments Spalding, LLC VP/Secretary // imperial Investments Hamilton, LLC VP/ Secretary // Imperial Investments Sugarloaf, LLC VP/Secretary	5.6%	N/A	N/A
Navin Shah Duluth, Georgia, USA	Co-owner Royal Investments	Director of Embassy Bancshares	Director of Embassy National Bank	(1)Royal Hotel Investments - 50% Owner (2) Royal Investments of Covington Inc. 50% Owner (3) Shah Pediatrics, Ins. 50% Owner	5.6%	N/A	N/A
Joseph T Moss Duluth, Georgia, USA	N/A	Director of Embassy Bancshares	Director of Embassy National Bank	Treasurer, J Moss & Co. Theosis, LLC	N/A	N/A	N/A
Constance E Perrine Norcross, Georgia, USA	N/A	Chief Financial Officer	Chief Financial Officer	N/A	N/A	N/A	N/A
N Darlene Smith Braselton, Georgia, USA	N/A	Secretary of Holding Company	Cashier/SVP Operations	N/A	N/A	N/A	N/A