

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAY 09 RECD

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, **T. Larry Roye**

Name of the Holding Company Director and Official

CEO and President

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

05/06/2016

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 **2319440.**
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

FBD Holding Company Inc.

Legal Title of Holding Company

P.O. Box 459

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

Dalton

GA

30722-0459

City

State

Zip Code

118 N. Hamilton Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Scott Sellers

EVP

Name

Title

706-226-5377

Area Code / Phone Number / Extension

706-275-9509

Area Code / FAX Number

accounting@firstbankofdalton.com

E-mail Address

www.firstbankofdalton.com

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:

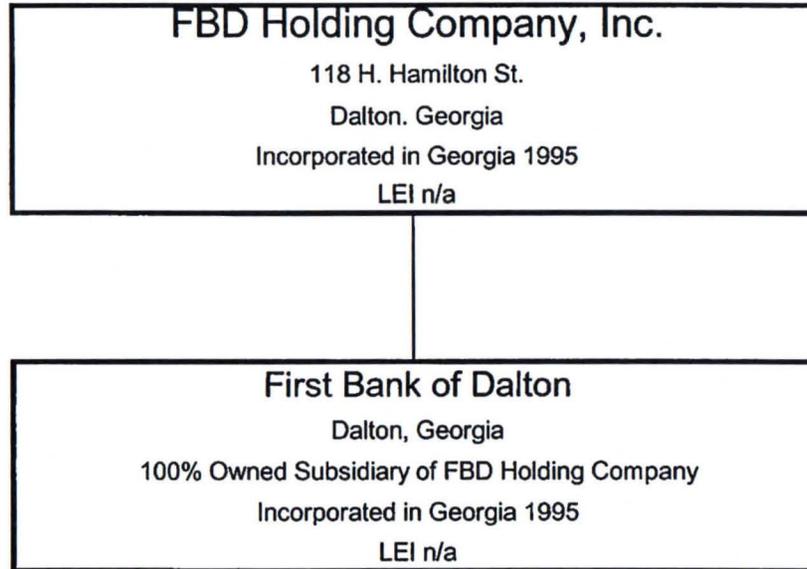
In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

FBD Holding Company, Inc.

Organization Chart
December 31, 2015




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Results: A list of branches for your holding company: **FBD HOLDING COMPANY, INC. (2349440) of DALTON, 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
OK		Full Service (Head Office)	2349459	FIRST BANK OF DALTON	118 NORTH HAMILTON STREET	DALTON	GA	30720	WHITFIELD	UNITED STATES	56259	0	FIRST BANK OF DALTON	2349459	
OK		Limited Service	3224991	CLEVELAND HIGHWAY BRANCH OFFICE	2518 CLEVELAND HIGHWAY, SUITE 15	DALTON	GA	30721	WHITFIELD	UNITED STATES	422895	2	FIRST BANK OF DALTON	2349459	
OK		Full Service	3453924	SHUGART ROAD BRANCH	785 SHUGART ROAD, SUITE 11	DALTON	GA	30720	WHITFIELD	UNITED STATES	452333	3	FIRST BANK OF DALTON	2349459	
OK		Full Service	2877028	WALNUT AVENUE OFFICE	3075 EAST WALNUT AVENUE	DALTON	GA	30721	WHITFIELD	UNITED STATES	356817	1	FIRST BANK OF DALTON	2349459	

FBD Holding Company, Inc.

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December 31, 2015**

Report Item 1a: Form 10-K filed with the Securities and Exchange Commission.
No. The Company is not a registered reporting company with the Securities and Exchange Commission.

Report Item 1b: Annual reports to shareholders.
The annual report as prepared by the company's accounting firm, Mauldin and Jenkins, is enclosed with this report.

Report Item 2: Organization Chart

1. First Bank of Dalton, Dalton, Georgia is the only subsidiary of FBD Holding Company, Inc., Dalton, Georgia and is owned 100% by the company.
2. The Company has no indirect holdings.
3. The Company has no foreign companies.
 - (a) none
 - (b) none
 - (c) none
 - (d) none

Report Item 3: Shareholders

1. Below is a list of shareholders that directly or indirectly own or control 5 percent or more of any class of voting stock in the company.

G Thomas Peeples Dalton, GA, USA U.S. Citizen	173,448 shares Common Stock	7.86%
Bryan Peeples Dalton, GA, USA U.S. Citizen	111,544 shares Common Stock	5.05%
Shelby Peeples Dalton, GA, USA U.S. Citizen	752,786 shares Common Stock	34.13%



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2. There were no shareholders other than those listed above that owned or controlled more than 5 percent of any class of voting stock during the fiscal year for this report.

Report Item 4: Directors and Officers

FBD Holding Company, Inc

Directors:	# of Shares	% Owned
K. Scott Fletcher Resaca, GA USA Chairman of FBD Holding Company, Inc and First Bank of Dalton Principal Occupation: Textiles Executive with Textile Management Associates, Inc	11,200	0.51%
Ronald D. Keys Dalton, GA USA Director FBD Holding Company, Inc. and First Bank of Dalton Principal Occupations: Carpet Samples President American Sample Systems, Inc	85,906	3.89%
J. Rodney Ownbey Rocky Face, GA USA Director FBD Holding Company, Inc and First Bank of Dalton Principal Occupation: Retail Fuel Sales President Ownbey Enterprises, Inc.	42,668	1.93%
G. Thomas Peeples Rocky Face, GA USA Director of FBD Holding Company, Inc. and First Bank of Dalton CEO Universal Textile Technologies, Inc . Principal Occupation: Textiles	173,448	7.86%

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Executive Officers:

T. Larry Roye Calhoun, GA USA CEO/ President/ Director FBD Holding Company, Inc. and First Bank of Dalton Principal Occupation - Banking	1,000	0.05%
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R. Mitch Sanford Dalton, GA USA Executive Vice President & Chief Lending Officer FBD Holding Company, Inc. and First Bank of Dalton Principal Occupation - Banking	200	.009%
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Principal Shareholders

Shelby Peeples Dalton, GA. USA Chairman Emeritus – FBD Holding Company, Inc. and First Bank of Dalton Principal Occupation - Textiles	752,786	34.13%
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Bryan Peeples Ringgold, GA USA Principal Occupation - Textiles	111,544	5.05%
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The following is a list of businesses in which each of First Bank of Dalton's Directors have a related interest of 25% or more.

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**First Bank of Dalton
Related Interests of Directors
And Principal Shareholders
December 31, 2015**

1.

Name: K. Scott Fletcher

Title: Director, Chairman

Spouse: Amy

**Adult Children
Living at Home:** None

Related Interests: Battlefield Farms, LLC 100% (Agriculture)
Conasauga Land Co. 50% (Real Estate/Land)
Noble Communities, LLC 50% (Development)
East 53 Commercial Development, LLC 50% (Commercial RE)
SF Holdings, LLC 100% (Various Commercial Interests)
American National, LLC 50% (Commercial Real Estate)
Volunteer Aviation, LLC 100% (Airport Hanger Leasing)
GPH, Inc. 20% (Airport Hanger Ownership)

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2.

Name: Ronald D. Keys
Title: Director, Secretary
Spouse: Nancy S. Keys
Minor Children: None
Adult Children Living at Home: None
Related Interests: Triple R&L Realty 100% (Real Estate, Investment)
LimeLight Properties 33% (Real Estate, Investment)
Apollo Textiles, Inc. 100% (Sell Textile Supplies to Carpet Mills)
WSM, Inc. dba Waco Chemical 50% (Chemical Business)
American Sample Systems, Inc. 84% (Sample Company)

3.

Name: J. Rodney Ownbey
Title: Director
Spouse: Lisa
Minor Children: None
Adult Children Living at Home: None
Related Interests: Ownbey Enterprises, Inc. 100% (Oil Distribution)

4.

Name: George Thomas Peeples

Title: Director

Spouse: Vickie Peeples

**Adult Children
Living at Home:** None

Related Interests: Chem Tech Finishers 25% (Carpet Dye)
PCSR LLC 25% (Carpet Finishing)
Syntec Industries LLC 25% (Carpet & Yarn Mfg & Sales)
Emerald Carpets 25% (Carpet Mfg & Sales)
Astroturf LLC 25% (Synthetic Turf Sales)
Crystal Products Inc 25% (Synthetic Turf Sales)
Textile Management Inc. 25% (Management Services)
CTF Realty 25% (Real Estate)
NCB Realty 25% (Real Estate)
Brick Properties Inc. 25% (Real Estate)
Kenner Properties LLC 25% (Real Estate)
P & W Properties 25% (Real Estate)
SHP LLC 25% (Real Estate)
WBP Properties 25% (Real Estate)
Lowy Properties LLC 25% (Real Estate)
CSI Realty 25% (Real Estate)
Synlawn LLC 25% (Synthetic Turf Sales)
Carpet & Rug Backings LLC 25% (Sale of Syn Backing)
Premier Polymers, LLC 25% (Chemical Compounding)
Gemini Enterprises, Inc. 25% (Carpet Sales)
UTGH Equipment, LLC 25% (Holding Company)
T. Mountain Holdings 50% (Real Estate)
T. Mountain Acquisitions 33.33% (Real Estate)

5.

Name: Shelby C. Peeples, Jr.

Title: Chairman Emeritus, Principal Shareholder

Spouse: Willena Peeples

Minor Children: None

Adult Children

Living at Home: None

Related Interests: Chem-Tech Finishers, Ltd. 53% (Carpet Dyeing & Finishing)
Crystal Products Co., Inc. 49.9% (Carpet Sales)
CTF Realty, A Georgia Limited Partnership 75% (Real Estate)
Brick Properties, Inc. 75% (Real Estate)
P&W Properties 50% ((Real Estate)
Whitfield Enterprises 16.66% (Real Estate)
Internal Management, Inc. 100% (Investments & Real Estate)
Emerald Carpets, Inc. 30% (Carpet Sales)
Syntec Industries 33% (Carpet and Yarn Sales)
NCB Realty 33% (Real Estate)
UTGH Equipment d/b/a SYNLAWN 33.3% (Equipment)
Kenner Properties, LLC 33.3% (Real Estate)
Lowy Properties, LLC 33.3% (Real Estate)
Specialty Property Investments, LLC 100% (Real Estate)

6.

Name: Frederick "Chip" Howalt
Title: Director
Spouse: "Cindy" Cynthia Howalt

**Adult Children
Living at Home:** None.

Related Interests: None.

7.

Name: T. Larry Roye
Title: Director, President and CEO
Spouse: Gwen Roye
Minor Children: None

**Adult Children
Living at Home:** None

Related Interests: None