

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 07 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.

I, J. C. Palmer, III

Name of the Holding Company Director and Official

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

02/29/2016

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
 C.I.

1137752

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

First Burke Banking Company

Legal Title of Holding Company

P O Box 647

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

Waynesboro GA 30830

City State Zip Code

626 Liberty Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

J. C. Palmer, III President

Name Title

706-554-8100

Area Code / Phone Number / Extension

706-554-8119

Area Code / FAX Number

fnbw@fnbwaynesboro.com

E-mail Address

www.fnbwaynesboro.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

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.

Legal Title of Subsidiary Holding Company

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

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)

FOR USE BY TIERED HOLDING COMPANIES ATTACHMENT

First Burke Banking Company
PO Box 647
Waynesboro, GA 30830

Holding Company



The First National Bank of Waynesboro
PO Box 647
Waynesboro, GA 30830

Subsidiary

First Burke Insurance Agency, Inc.
626 Liberty Street
Waynesboro, GA 30830

*Subsidiary of
The First National Bank of Waynesboro*

The First National Bank of Waynesboro is owned 100% by First Burke Banking Company, and First Burke Insurance Agency, Inc. is owned 100 % by The First National Bank of Waynesboro.

Subliminary questions non-applicable.

Neither entity has an Legal Entity Identifier.

State of Incorporation for Holding Company, Subsidiary & Subsidiary of The First National Bank of Waynesboro is Georgia.

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF WAYNESBORO, THE (ID_RSSD: 31134).
 This depository institution is held by FIRST BURKE BANKING COMPANY (1137752) of WAYNESBORO, 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)	31134	FIRST NATIONAL BANK OF WAYNESBORO, THE	626 LIBERTY ST	WAYNESBORO	GA	30830	BURKE	UNITED STATES	1429	0	FIRST NATIONAL BANK OF WAYNESBORO, THE	31134	
	2/1/2015	Limited Service	4445243	SIXTH STREET WALK-IN & DRIVE-IN BRANCH	528 WEST SIXTH STREET	WAYNESBORO	GA	30830	BURKE	UNITED STATES	192023	1	FIRST NATIONAL BANK OF WAYNESBORO, THE	31134	
OK		Limited Service	4445252	SUPERMARKET BRANCH	208 WEST SIXTH STREET	WAYNESBORO	GA	30830	BURKE	UNITED STATES	192024	2	FIRST NATIONAL BANK OF WAYNESBORO, THE	31134	

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REVISED
 Rec'd 4-5-16

FORM FR Y-6
 12/31/2015

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

Current Shareholders with ownership, control or holding of 5% or more with power to vote as of 12/31/2015			Shareholders not listed in (3)(1)(c) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2015		
(1)(a) Name & Address (City, State, County)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number & percentage of Each Class of Voting Securities	(2)(a) Name & Address	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & percentage of Each Class of Voting Securities
J. C. Palmer, III Waynesboro, GA/USA	USA	3665- 33.95% Common Stock	N/A	N/A	N/A
Leigh O. Jackson Newnan, GA/USA	USA	1935-17.92% Common Stock			

FIRST BURKE BANK COMPANY
HOLDING COMPANY OFFICERS AND DIRECTORS

REVISED
Rec'd 4/4/16

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

Fiscal Year Ending December 31, 2015

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Co.	(3)a Title & Position with Bank Holding Co.	(3)b Title & Position w/ Other Subsidiaries	(3)c Title & Position w/ Other Businesses	(4)a Percentage of Voting Shares in Bank Holding Co.	(4)b Percentage of Voting Shares in Subsidiaries	(4)c Companies w/ 25% or more voting securities held (Names & Percentages)
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J. Douglas Cates, III Waynesboro, GA/USA	Retired	(Advisory) Director	N/A	Retired	0.93	N/A	N/A
Roy F. Chalker, Jr. Waynesboro, GA/USA	President Chalker Publishing	Director	N/A	President Chalker Publishing	0.46	N/A	The True Citizen 33%
Robert C. Collins Waynesboro, GA/USA	Collins Farms/ Collins Bonded Warehouse	Director	N/A	President Collins Farms/ Truflame Gas Co., Inc.	0.93	N/A	Collins Bonded Warehouse 100% Collins Gin LLC 100% Burke Farm Management Service 100%
Dr. Shelley Griffin Waynesboro, GA/USA	Physician Medical Specialist	Director	N/A	Physician Medical Specialist	1.23	N/A	N/A
H.C. Hopkins, III Waynesboro, GA/USA	Hopkins Farms President	Director	N/A	Hopkins Farms	0.93	N/A	N/A
Alan W. Jackson Newnan, GA/USA	Glover & Davis P.A. Partner	Director	N/A	Glover & Davis P.A.	1.84	N/A	N/A

(1),(2),(3)(a)(b)(c), and (4)(a)(b)(c)



(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Co.	(3)a Title & Position with Bank Holding Co.	(3)b Title & Position w/ Other Subsidiaries	(3)c Title & Position w/ Other Businesses	(4)a Percentage of Voting Shares in Bank Holding Co.	(4)b Percentage of Voting Shares in Subsidiaries	(4)c Companies w/ 25% or more voting securities held (Names & Percentages)
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C.E. Johnson, Jr. Waynesboro, GA/USA	Retired	Director	N/A	Retired	1.85	N/A	Johnson Pontiac Cadilac GMC 100%
J. C. Palmer, IV Waynesboro GA/USA	Loan Officer/ First National Bank	Director	President/ Director First Burke Insurance Agency, Inc.	N/A	2.97	N/A	Rock Creek Properties, LLC 50%
J. C. Palmer, III Waynesboro, GA/USA	President/Director First National Bank Chairman of Board	President Director Treasurer	Director First Burke Insurance Agency, Inc.	N/A	33.95	N/A	First Burke Banking Company 33.36%
Leigh O. Jackson Newnan, GA/USA	Housewife	N/A	N/A	N/A	17.92	N/A	N/A
Connie Smith Waynesboro, GA/USA	AA First National Bank	Secretary	N/A	N/A	0	N/A	N/A
Johnny F. Christian Waynesboro, GA/USA	Doctor	Director	N/A	N/A	0.01	N/A	N/A
Matthew Jenkins Waynesboro, GA/USA	Farmer	Director	N/A	N/A	0.01	N/A	N/A
John Hardy Waynesboro, GA/USA	Business Owner - Hardy Plumbing	Director	N/A	N/A	0.01	N/A	N/A

(1),(2),(3)(a)(b)(c), and (4)(a)(b)(c)

(4)c 

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Co.	(3)a Title & Position with Bank Holding Co.	(3)b Title & Position w/ Other Subsidiaries	(3)c Title & Position w/ Other Businesses	(4)a Percentage of Voting Shares in Bank Holding Co.	(4)b Percentage of Voting Shares in Subsidiaries	(4)c Companies w/ 25% or more voting securities held (Names & Percentages)
Fredrick Stewart Waynesboro, GA/USA	Farmer	Director	N/A	N/A	0.01	N/A	N/A
Nan Palmer Lynch Waynesboro, GA/USA	Marketing/PR First National Bank	Director	N/A	N/A	3.06	N/A	N/A