

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 25 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, **Michael E. Jones**

Name of the Holding Company Director and Official

Secretary

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

First Citizens-Crenshaw Bancshares, Inc.

Legal Title of Holding Company

P. O. Drawer 271

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

Luverne

AL

36049

City

State

Zip Code

100 West Third Street, Luverne, AL 36049

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:

Amy M. Rowlen

CFO

Name

Title

334-227-8301

Area Code / Phone Number / Extension

334-227-9987

Area Code / FAX Number

arowlen@fcbl.com

E-mail Address

Signature of Holding Company Director and Official

Date of Signature

03/17/16

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

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

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 Federal Reserve Bank Use Only

RSSD ID **1143379**
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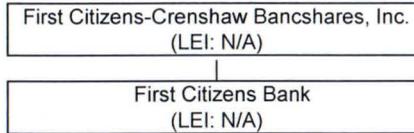
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FIRST CITIZENS-CRENSHAW BANCSHARES, INC.
LUVERNE, ALABAMA 36049
YEAR ENDING DECEMBER 31, 2015

1: The BHC is not required to prepare form 10K with the SEC.

Enclosed are two copies of the Annual Report to the Shareholders

2: Organizational Chart:



Luverne, Alabama 36049

100% Ownership

Luverne, Alabama 36049

100% Ownership

3: The BHC is incorporated in the State of Delaware and the U.S. The Bank is incorporated in the State of Alabama and the U.S.

FR Y-6									
Report Item 2-Branch Listing									
12/31/15 FIRST CITIZENS-CRENSHAW BANCSHARES, INC.									
Popular Name	Branch Service Type	Date Opened/Experienced Change	Street Address	City	State	Zip Code	County	Country	
FIRST CITIZENS BANK	Full Service (Head Office)	7/8/1980	100 WEST THIRD STREET	LUVERNE	AL	36049	CRENSHAW	UNITED STATES	
FORT DEPOSIT BRANCH	Full Service	3/19/2010	115 WEST OLD FORD ROAD	FORT DEPOSIT	AL	36032	LOWNDES	UNITED STATES	
GREENVILLE BRANCH	Full Service	3/19/2010	475 GREENVILLE BYPASS	GREENVILLE	AL	36037	BUTLER	UNITED STATES	
HAYNEVILLE BRANCH	Full Service	3/19/2010	40 LAFAYETTE STREET EAST	HAYNEVILLE	AL	36040	LOWNDES	UNITED STATES	
HIGHLAND HOME BRANCH	Full Service	3/19/2010	17823 MONTGOMERY HIGHWAY	HIGHLAND HOME	AL	36041	CRENSHAW	UNITED STATES	

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Form FR Y-6
December 31, 2015

First Citizens Bank

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 as of 12-31-2015

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 year ending 12-31-2015

(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
Barbara Harrison Florence, AL 35634, USA	USA	4,655 6.209% Common Stock
John D. Harrison Florence, AL 35634, USA	USA	4,566 6.090% Common Stock
John M. Wise Luverne, AL 36049, USA	USA	7,285 * 9.717% Common Stock
John M. Wise, Jr. Luverne, AL 36049, USA	USA	3,830 5.108% Common Stock
James W Jackson Sr and Virginia Jackson Jones Luverne, AL 36049, USA	USA	3,995 5.329% Common Stock
Virginia Jackson Jones Luverne, AL 36049, USA	USA	1,995 2.661% Common Stock
S.W. Jackson, Jr. Luverne, AL 36049, USA	USA	3,947 5.265% Common Stock
Bobbie Jackson Family Trust S. W. Jackson, Jr., Trustee Luverne, AL, USA	USA	420 0.560% Common Stock

(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
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First Citizens-Crenshaw Bancshares, Inc.

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)
Name, City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with the 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)
William A Beall Luverne, AL, USA	Retired Dentist	Director	Director, First Citizens Bank	N/A	2.021%	N/A	N/A
John D. Harrison Florence, AL, USA	Banking	N/A	Stockholder	Superintendent of Banks, State of Alabama	6.090%	N/A	N/A
Barbara F. Harrison Florence, AL, USA	Retired Realtor John D. Harrison's wife	N/A	Stockholder	N/A	6.209%	N/A	N/A
Patricia H. Stewart Marietta, GA, USA	Substitute Teacher and Seamstress John D. Harrison's daughter	N/A	Stockholder	N/A	0.048%	N/A	N/A
Alice H. Battle Atlanta, GA, USA	Housewife John D. Harrison's daughter	N/A	Stockholder	N/A	4.051%	N/A	N/A
David R. King, Jr. Florence, AL, USA	College Student Barbara F. Harrison's grandson	N/A	Stockholder	N/A	0.534%	N/A	N/A
William King, III Birmingham, AL, USA	Attorney Barbara F. Harrison's son	N/A	Stockholder	Partner, Lightfoot & Franklin	0.043%	N/A	N/A
S. W. Jackson, Jr. Luverne, AL, USA	Freight Shipping and Trucking	Director/Secretary	Director/Secretary, First Citizens Bank	Manager, Petrey Freight Line	5.265%	N/A	N/A
Bobbie Jackson Family Trust S. W. Jackson, Trustee Luverne, AL, USA	Freight Shipping and Trucking	Director/Secretary	Director/Secretary, First Citizens Bank	Manager, Petrey Freight Line	0.560%	N/A	N/A
Lee J. Moncus Birmingham, AL, USA	Housewife S. W. Jackson, Jr.'s daughter	N/A	Stockholder	N/A	0.111%	N/A	N/A
Leslie Moody Birmingham, AL, USA	Banking S. W. Jackson, Jr.'s daughter	N/A	Stockholder	Marketing, Compass Bank	0.089%	N/A	N/A
Sid Jackson & Assoc Mobile, AL, USA	Law Firm S. W. Jackson's son	N/A	Stockholder	N/A	1.334%	N/A	N/A
Virginia Jackson Jones & James W. Jackson Luverne, AL, USA	Bookstore Owner Wholesale Grocery S. W. Jackson, Jr.'s brother & niece	N/A N/A	Stockholder Stockholder	Owner, Snoozy's College Bookstore Owner, Petrey Wholesale	5.329%	N/A	N/A
John M. Wise Luverne, AL, USA	Wholesale Distribution of Sporting Goods	Chairman of the Board	Chairman of the Board First Citizens Bank	CFO/Chairman of the Board, Hicks, Inc.	9.717%	N/A	N/A
John M. Wise & Lilellen H. Wise Luverne, AL, USA	Wholesale Distribution of Sporting Goods	Chairman of the Board	Chairman of the Board First Citizens Bank	CFO/Chairman of the Board, Hicks, Inc.	0.787%	N/A	N/A
Hicks & Wise Family Investments, LLC Luverne, AL, USA	Wholesale Distribution of Sporting Goods	Chairman of the Board	Chairman of the Board First Citizens Bank	CFO/Chairman of the Board, Hicks, Inc.	1.810%	N/A	N/A

First Citizens-Crenshaw Bancshares, Inc.

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)
Name, City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with the 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)
Lilellen H. Wise Luverne, AL, USA	Bookkeeping John M. Wise's wife	N/A	Stockholder	Hicks, Inc.	1.414%	N/A	N/A
John M. Wise, Jr Luverne, AL, USA	Wholesale Distribution of Sporting Goods John M. Wise's son	Director	Director	President, Hicks, Inc.	5.108%	N/A	N/A
Mack Wise Sr. Luverne, AL, USA	Retired John M. Wise's brother	N/A	Stockholder	N/A	4.001%	N/A	N/A
Michael E. Jones Luverne, AL, USA	Attorney John M. Wise's son-in-law	Director	Director, First Citizens Bank	Owner, Jones & Coots Attorneys at Law	0.804%	N/A	N/A
Michael E. Jones or Stephanie W. Jones Luverne, AL, USA	Attorney Dance Teacher	Director	Director, First Citizens Bank N/A	Owner, Jones & Coots Attorneys at Law	0.200%	N/A	N/A
Stephanie W. Jones Luverne, AL, USA	Dance Teacher John M. Wise's daughter	N/A	Stockholder	N/A	4.843%	N/A	N/A
Candice Jones Luverne, AL, USA	Human Resources John M. Wise's granddaughter	N/A	Stockholder	Tek Systems	0.044%	N/A	N/A
Klein M. Jones Luverne, AL, USA	Accountant John M. Wise's granddaughter	N/A	Stockholder	Warren Averett	0.044%	N/A	N/A
Sadie Jones Luverne, AL, USA	College Student John M. Wise's granddaughter	N/A	Stockholder	N/A	0.045%	N/A	N/A
William W. Petrey Luverne, AL, USA	Banking	Pres. & CEO V Chairman	President & CEO/V Chrmn First Citizens Bank	N/A	3.387%	N/A	N/A
William W. Petrey and Neva B. Petrey Luverne, AL, USA	Banking	Pres. & CEO V Chairman	President & CEO/V Chrmn First Citizens Bank	N/A	0.333%	N/A	N/A
Sue Blackmon Luverne, AL, USA	Banking	N/A	V.P./COO First Citizens Bank	N/A	0.007%	N/A	N/A
Charles Newton Greenville, AL, USA	Public Service Petroleum Products	Director	Director, First Citizens Bank	State Representative President/Owner, Newton Oil Co.	0.133%	N/A	N/A