

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 30 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, Chad M. Thomas
Name of the Holding Company Director and Official
Chief Financial Officer
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.

Chad M. Thomas
Signature of Holding Company Director and Official
March 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 1113 1135356
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
12-31-2015
Month / Day / Year
N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
First National Talladega Corporation
Legal Title of Holding Company
P O DRAWER 797
(Mailing Address of the Holding Company) Street / P.O. Box
Talladega AL 35161
City State Zip Code
120 E North St., Talladega, AL 35160
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Chad M. Thomas C.F.O.
Name Title
256-761-2298
Area Code / Phone Number / Extension
256-362-3929
Area Code / FAX Number
cthomas@firstbankal.com
E-mail Address
www.firstbankal.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

FIRST NATIONAL TALLADEGA CORPORATION

***P.O. DRAWER 797
TALLADEGA, AL 35161
(256) 362-2334
Fiscal Year Ending December 31, 2015***

March 29, 2016

Federal Reserve Bank of Atlanta
Attn: Financial Statistics and Structure Analysis Department
1000 Peachtree Street, N.E.
Atlanta, GA 30309

Report Item 1: Annual Reports to Shareholders -- The Bank holding company prepares an annual report for its shareholders. Two copies are enclosed.

Report Item 2a: Organization Chart

First National Talladega Corporation
(LEI: N/A)
120 East North Street
Talladega, Alabama 35160

|

First Bank of Alabama
(LEI: N/A)
120 East North Street
Talladega, Alabama 35160
100%

All entities are incorporated in the State of Alabama in the United States of America

Results: A list of branches for your depository institution: FIRST BANK OF ALABAMA (ID_RSSD: 257233).
 This depository institution is held by FIRST NATIONAL TALLADEGA CORPORATION (1135356) of TALLADEGA, AL.
 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)	257233	FIRST BANK OF ALABAMA	120 EAST NORTH ST	TALLADEGA	AL	35160	TALLADEGA	UNITED STATES	1853	0	FIRST BANK OF ALABAMA	257233	
Ok		Full Service	256731	LINCOLN BRANCH	47743 U S HIGHWAY 78	LINCOLN	AL	35096	TALLADEGA	UNITED STATES	194487	1	FIRST BANK OF ALABAMA	257233	
Ok		Full Service	1216938	MUNFORD BRANCH	44388 AL HIGHWAY 21	MUNFORD	AL	36268	TALLADEGA	UNITED STATES	194488	2	FIRST BANK OF ALABAMA	257233	

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Report Item 2b: Domestic Branch Listing

Verification of the domestic branch listing was e-mailed separately in an excel spreadsheet to Structure1@atl.frb.org on March 29, 2016.

Report Item 3: Securities Holders

- (1) A. William Larkin Coker, Talladega, AL USA
B. U.S.A.
C. 38,715 shares – 5.55% Common Capital

- (2) None

Report Item 4: Insiders

1. (1) William Larkin Coker, Talladega, AL USA
(2) Industrialist
(3) a. Chairman / Director
b. Chairman (First Bank of Alabama)
c. President - Alabama Bag Co.
(4) a. 5.55% Common Capital
b. None
c. Alabama Bag Co., -- 52% Common Capital

2. (1) Allen C. Jacobs, Jr., Talladega, AL USA
(2) Merchant
(3) a. Director
b. Director (First Bank of Alabama)
c. President - Brannon's Inc.
(4) a. 0.9% Common Capital
b. None
c. Brannon's Inc., -- 24% Common Capital

3. (1) Andrew Brown, III, Talladega, AL USA
(2) Merchant
(3) a. Director
b. Director (First Bank of Alabama)
c. President – Brown Lumber and Building Supply
(4) a. 1.9% Common Capital
b. None
c. Brown Lumber and Building Supply -- 90% Common Capital

4. (1) Julian M. King, Lincoln, AL USA
(2) Circuit Judge
(3) a. Director
b. Director (First Bank of Alabama)
c. None
(4) a. 0.8% Common Capital
b. None
c. Tri B Associates, LLC - 25% Owner

5. (1) Tommy Spears, Talladega, AL USA
(2) Pharmacist - Retired
(3) a. Director
b. Director (First Bank of Alabama)
c. None
(4) a. 0.9% Common Capital
b. None
c. None

6. (1) Richard F. Barber, Talladega, AL USA
(2) Owner / Operator of Real Estate Holding Company
(3) a. Director
b. Director (First Bank of Alabama)
c. Owner / President – Barber Properties
(4) a. 3.7% Common Capital
b. None
c. Mini Storage, LLC – 100% Common Capital
Woodland Hills, LLC – 100% Common Capital
R. T. Barber Properties, LLC – 50% Common Capital
Barber Properties – 50% Common Capital

7. (1) Jonathan Chad Jones, Oxford, AL USA
(2) Bank Officer
(3) a. Director and President
b. Director, CEO and President (First Bank of Alabama)
c. None
(4) a. 0.04% Common Capital
b. None
c. None

8.
 - (1) Chad Miller Thomas, Talladega, AL USA
 - (2) Bank Officer
 - (3)
 - a. CFO
 - b. CFO and Senior Vice President (First Bank of Alabama)
 - c. None
 - (4)
 - a. 0.0% Common Capital
 - b. None
 - c. None