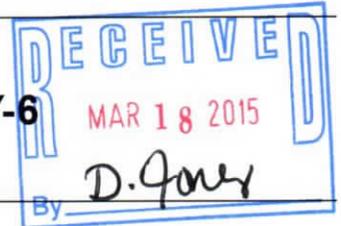


Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6



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, 2014

Month / Day / Year

N/A

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

I, Joseph F. Quinlan, Jr.

Name of the Holding Company Director and Official

Chairman

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.

Reporter's Name, Street, and Mailing Address

First National Bankers Bankshares, Inc.

Legal Title of Holding Company

P O Drawer 80579

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

Baton Rouge

LA

70898-0579

City

State

Zip Code

7813 Office Park Boulevard

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Carolyn C. Dyer

SVP & CFO

Name

Title

225-231-5024

Area Code / Phone Number / Extension

225-952-0824

Area Code / FAX Number

cdyer@bankers-bank.com

E-mail Address

www.bankers-bank.com

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

Signature of Holding Company Director and Official

03/10/2015

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 108631  
C.I. \_\_\_\_\_

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.

N/A

Legal Title of Subsidiary Holding Company

---

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

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City State Zip Code

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Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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Physical Location (if different from mailing address)

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ANNUAL REPORT OF BANK HOLDING COMPANIES

FRY-6

First National Bankers Bankshares, Inc.  
(ID RSSD 1086131)

December 31, 2014

Report Item 1 Bank Holding Company Financial Statements

- A. The Holding Company does not file Form 10-K with the Securities & Exchange Commission.
- B. Enclosed is a copy of the independent auditor's report for the years ended December 2014 & 2013 as prepared by Postlethwaite & Netterville. This is provided in lieu of an annual report.

Report Item 2a Organizational Chart

Attached is an organizational chart reflecting the holding company's **direct** holdings in domestic companies in which it directly controls greater than 5 percent of the shares of any class of voting securities.

Report Item 2b Domestic Branch Listing

The most recent Branch Report, as updated and provided to the Federal Reserve Bank, was submitted via email on February 13, 2015.

Report Item 3 Shareholders

- (1) As of December 31, 2014, no shareholder of record, directly or indirectly owns, controls or holds with power to vote 5% or more of any class of voting securities of the bank holding company.
- (2) No shareholder of record, directly or indirectly owned, controlled or held with power to vote 5% or more of any class of voting securities of the bank holding company during the fiscal year 2014.

Report Item 4 Directors and Officers

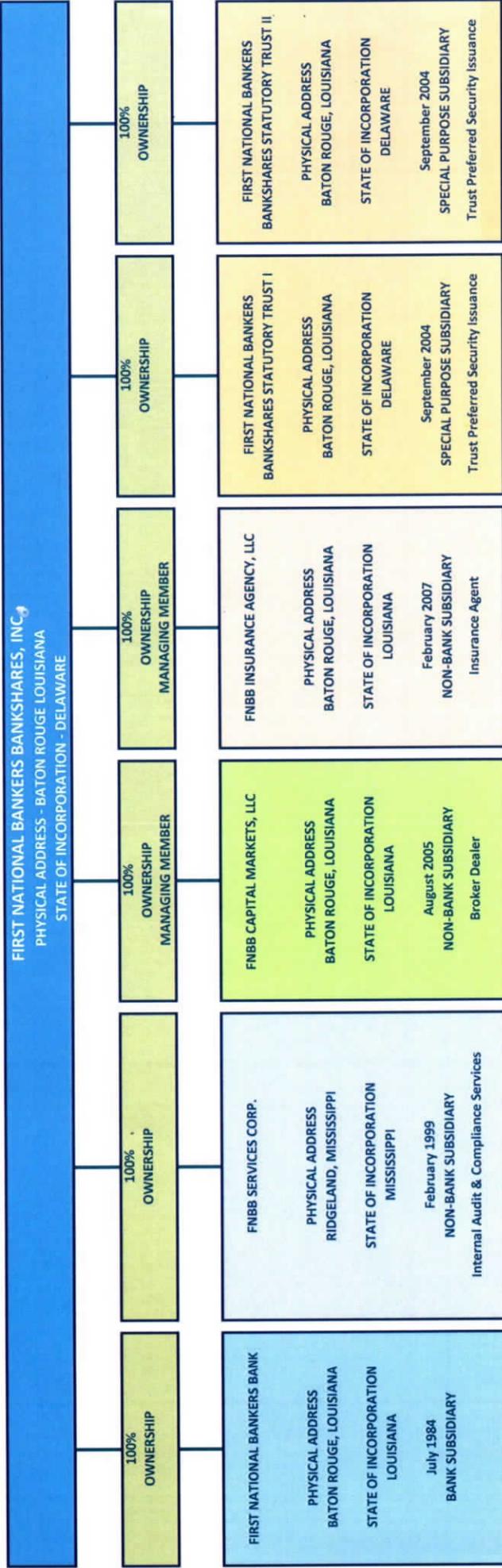
Attached is a list of the holding company's directors.

Confirmation



Joseph F. Quinlan, Jr., Chairman of the Board  
March 10, 2015

ORGANIZATIONAL CHART



**Results:** A list of branches for your depository institution: FIRST NATIONAL BANKERS BANK (ID: RSSD: 734538)  
 This depository institution is held by FIRST NATIONAL BANKERS BANKSHARES, INC. (ID:08E13) of BATON ROUGE, LA  
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

- 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	734538	FIRST NATIONAL BANKERS BANK	7813 OFFICE PARK BOULEVARD	BATON ROUGE	LA	70809	EAST BATON ROUGE	UNITED STATES	17453	0	FIRST NATIONAL BANKERS BANK	734538	
OK		Full Service	3278387	ALABAMA BRANCH	600 UNIVERSITY PARK PLACE, SUITE 300	HOMEWOOD	AL	35209	JEFFERSON	UNITED STATES	427740	3	FIRST NATIONAL BANKERS BANK	734538	
OK		Full Service	1451626	ARKANSAS BRANCH	525 WEST CAPITOL SUITE 300	LITTLE ROCK	AR	72201	PULLASKI	UNITED STATES	46138	1	FIRST NATIONAL BANKERS BANK	734538	
OK		Full Service	2951683	MISSISSIPPI BRANCH	300 CONCOURSE BOULEVARD, SUITE 100	RIDGELAND	MS	39157	MADISON	UNITED STATES	357995	2	FIRST NATIONAL BANKERS BANK	734538	

OK SPR

Report Item 4

**DIRECTORS OF FIRST NATIONAL BANKERS BANKSHARES, INC.  
2014**

<b>NAME AND ADDRESS</b> <b>Item (1)</b>	<b>TITLE AT BHC</b> <b>Item (3) a</b>	<b>TITLE AT BANK</b> <b>Item (3) b</b>	<b>OTHER POSITIONS</b> <b>Item (2) &amp; (3) c</b>	<b>SECURITIES HELD</b> <b>Item (4) a</b>
Odean Busby PriorityOne Bank Magee, MS	Director	Director FNBB	Chairman/President/CEO PriorityOne Bank	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Martin Carpenter First National Banking Company Ash Flat, AR	Director	Director FNBB	Chairman/CEO First National Banking Company	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Russell Carothers The Citizens Bank of Winfield Winfield, AL	Director	Director FNBB	Chairman/CEO The Citizens Bank of Winfield	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Albert C. Christman Guaranty Bank & Trust Co. Delhi, LA	Director	Director FNBB	President/CEO/Director Guaranty Bank & Trust Co.	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Michael L. Creed The Highlands Bank Jackson, LA	Director	Director FNBB	President/CEO/Director The Highlands Bank	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Royce L. Cumbest Merchants & Marine Bank Pascagoula, MS	Director	Director FNBB	Chairman/President/CEO Merchants & Marine Bank	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
B. K. Goodwin, III First Financial Bank Bessemer, AL	Director	Director FNBB	Chairman/President/CEO First Financial Bank	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Drake Mills Community Trust Bank Choudrant, LA	Director	Director FNBB	President/CEO/Director Community Trust Bank	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Rodney Mortimer Bank of Kilmichael Kilmichael, MS	Director	Director FNBB	Chairman Bank of Kilmichael	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
J. Randall Prather First Natl Bank of Louisiana, Crowley Crowley, LA	Director	Director FNBB	Chairman/President/CEO First Natl Bank of Louisiana, Crowley	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Joseph F. Quinlan, Jr. First National Bankers Bankshares, Inc Baton Rouge, LA	Chairman	Chairman FNBB		10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Joseph F. Quinlan, III First National Bankers Bankshares, Inc Baton Rouge, LA	Director	President/CEO FNBB		10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Michael B. Riche' Community Bank Raceland, La	Director	Director FNBB	President/CEO/Director Community Bank	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Stephen Stafford First National Bank in Green Forest Ash Flat, AR	Director	Director FNBB	Chairman/President/CEO First National Bank in Green Forest	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
Dennis Upchurch CB&S Bank Russellville, AL	Director	Director FNBB	President & CEO CB&S Bank	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)

**DIRECTORS OF FIRST NATIONAL BANKERS BANKSHARES, INC.**

**2014**

<b>NAME AND ADDRESS</b> <b>Item (1)</b>	<b>TITLE AT BHC</b> <b>Item (3) a</b>	<b>TITLE AT BANK</b> <b>Item (3) b</b>	<b>OTHER POSITIONS</b> <b>Item (2) &amp; (3) c</b>	<b>SECURITIES HELD</b> <b>Item (4) a</b>
William H. Walker, III Franklin State Bank & Trust Co Winnsboro, LA	Director	Director FNBB	President/CEO Franklin State Bank & Trust Co	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)
William Wright Southern Bancorp Bank Arkadelphia, AR	Director	Director FNBB	President/CEO Southern Bancorp Bank	10 Shares of First National Bankers Bankshares, Inc. Common Stock (.0034%)

**Item (4) b** N/A

**Item (4) c** No director has ownership of any other business or company.