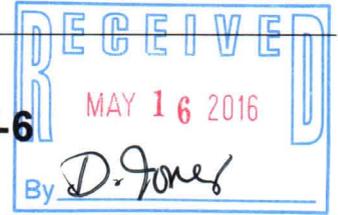


Board of Governors of the Federal Reserve System



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, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Lowndes Bancshares, Inc.

Legal Title of Holding Company

3462 North Valdosta Road

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

Valdosta

GA

31602

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Gregory J. Miller

Secretary/Treasurer

Name

Title

229-333-2549

Area Code / Phone Number / Extension

229-333-2534

Area Code / FAX Number

gmiller@langdaleindustries.com

E-mail Address

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

I, Gregory J. Miller

Name of the Holding Company Director and Official

Secretary/Treasurer

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.

Gregory J. Miller

Signature of Holding Company Director and Official

05/13/2016

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 3839340

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:

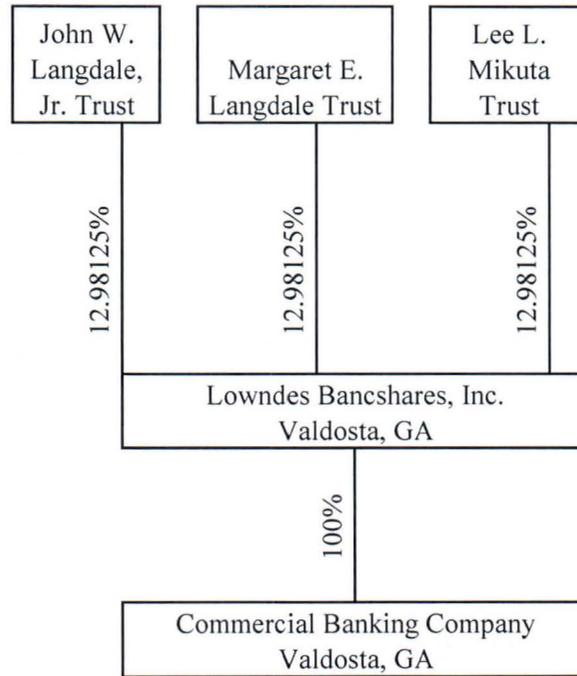
In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

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

No

Report Item 2a: Organization Chart

REVIS
6/6/16



No companies under Lowndes Bancshares, Inc. have LEI to report.

Report Item 2b: Domestic Branch Listing

Branch Service Type	Popular Name	Street Address	City	State	Zip Code	County	Country
Full Service (Head Office)	COMMERCIAL BANKING COMPANY	3462 NORTH VALDOSTA ROAD	VALDOSTA	GA	31602	LOWNDES	UNITED STATES
Full Service	HAHIRA BRANCH	110 WEST MAIN ST	HAHIRA	GA	31632	LOWNDES	UNITED STATES
Full Service	MOULTRIE BRANCH	635 VETERAN'S PARKWAY NORTH	MOULTRIE	GA	31788	COLQUITT	UNITED STATES
Full Service	TIFTON BRANCH OFFICE	729 WEST SECOND STREET	TIFTON	GA	31794	TIFT	UNITED STATES
Full Service	BAYTREE BRANCH	1215 BAYTREE ROAD	VALDOSTA	GA	31602	LOWNDES	UNITED STATES

Report Item 3: Securities Holders

	Voting Securities Owned	
	#	%
John W. Langdale, Jr. Morven, GA United States citizen	12,600	49.8%
John W. Langdale, III Valdosta, GA United States citizen	12,600	49.8%
John W. Langdale, Jr. and John W. Langdale, III as Co-Trustees of Trust B-1 FBO Harley Langdale, Jr. and the Descendants of John W. Langdale dated December 30, 2009	100	0.4%

Report Item 4: Insiders

	John W Langdale, Jr Morven, GA, USA Owns 49.8% and is Co-Trustee of 4% of Voting Stock	John W Langdale, III Valdosta, GA, USA Owns 49.8% and is Co-Trustee of 4% of Voting Stock	Larry K Fudge Valdosta, GA, USA	Gregory J Miller Valdosta, GA, USA	Donald K Warren Valdosta, GA, USA	George D Russell Valdosta, GA, USA
(3a) Lowndes Bancshares, Inc	Director, Chairman, President	Director, Vice-President	Director	Director, Secretary/Treasurer	Director	Director
(3b) Commercial Banking Company	Director, Chairman	Director	Director	Director	Director	Director, President
(3c) Other Companies						
The Langdale Company	Chairman, CEO, owns 49.8% and is Co-Trustee of 4% of Voting Stock	Director, President, owns 49.8% and is Co-Trustee of 4% of Voting Stock	Director, Vice President	Director, Vice President	Director, Vice President	
Langdale Farms, LLC	Operating Manager					
Langdale Woodlands, LLC	Chairman, Operating Manager	Director, Member Manager	Director, Member Manager	Director, Member Manager	Director, Asst Secy/Treas	
Kinderlou Forest Development, LLC	Operating Manager	Member Manager		Member Manager		
Southland Forest Products, Inc	Director, Chairman	Director, Vice-President	Director, Vice-President	Director, Vice-President		
Langdale Industries, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Langdale Forest Products Co	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Lanco Trucking, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Composite Materials Technology, LLC	Director, President	Director, Vice-President	Director, Vice-President	Director, Vice President		
CMT South Carolina, LLC	Director, President			Director, Vice President		
Langdale Fuel Co	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Langboard, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
TLC Land, LLC	Operating Manager					
The Val d'Aosta Company	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Industrial Cutting Tools, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
TLC Building Components, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Langdale Tire Co	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
TLC Millwork, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Naval Stores Suppliers, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Southern Wheels, Inc	Director, President	Director, Vice-President	Director	Director, Chief Financial Officer	Director	
CBC Capital, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Langdale International Trading Corp	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Langdale Ford Company	Director, Vice-President	Director, President	Director, Vice-President	Director, Chief Financial Officer	Director	
Langdale Chevrolet, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Langdale Automotive of Manchester, Inc	Director, President	Director, Vice-President	Director, Vice-President	Director, Chief Financial Officer	Director	
Kinderlou Forest Golf Club, LLC	Operating Manager	Member Manager	Director	Member Manager		
Pacesetter Co., Ltd	Director, Chairman					
Langdale Timber Company	Chairman, President	Director, Vice-President			Assistant Secretary/Treasurer	
TLC Benefit Solutions, Inc	Director, President					
Trust B-1 FBO Harley Langdale Jr and the Descendants of John W Langdale	Co-Trustee	Co-Trustee				
John W Langdale, Jr Trust	Co-Trustee	Co-Trustee				
Margaret E Langdale Trust	Trustee					
Lee L Mikuta Trust	Trustee					
Harley Langdale Jr Foundation, Inc	Director, Vice-President	Chairman, President	Director	Director	Director, Secretary/Treasurer	
South Georgia Medical Center	Director					
Ocean Pond		Director				
Tall Timbers		Director				
John Wesley Langdale III Irrevocable Trust One			Trustee			
Harley Langdale Jr Irrevocable Trust		Trustee				
Harley Langdale Jr Revocable Trust			Co-Trustee		Co-Trustee	
Harley Langdale Jr Trust					Trustee	
Estate of Harley Langdale Jr			Co-Executor		Co-Executor	
Five Mile Creek Farms, LLC					Member	
MGL Properties, LLC				Manager		
Richard Eric Guice Irrevocable Trust				Trustee		
Valdosta State University Foundation						Director