

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.

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
2/9/2015
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
C.I.

Date of Report (top-tier holding company's fiscal year-end):
September 30, 2014
Month / Day / Year

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

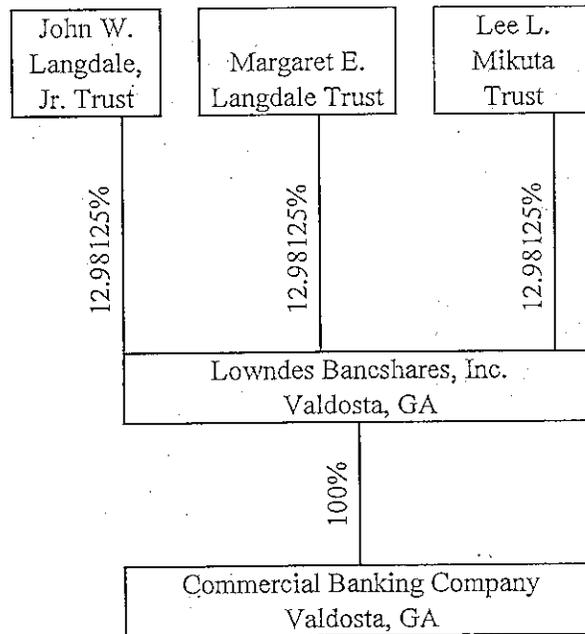
Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 In accordance with the Instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential 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	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
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Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

Report Item 2a: Organization Chart



 **REVISED**

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%

