Board of Governors of the Federal Reserve System

Annual Report of Holding Companies—FR Y-6

RECEIVED
FEB 29 2016
By DJones

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, **Suzanne T. Anderson**
Name of the Holding Company Director and Official

President/CEO
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.

Suzanne T. Anderson
Signature of Holding Company Director and Official

2-23-2016
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 1039421
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
PBC Bancshares, Inc.
Legal Title of Holding Company

P.O. Box 512
(Mailing Address of the Holding Company) Street / P.O. Box

City	State	Zip Code
Pelham	GA	31779

180 Mathewson Ave
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Name	Title
Jenny Van Meter	Auditor

(229) 294-2341
Area Code / Phone Number / Extension

(229) 294-2549
Area Code / FAX Number

jennyvanmeter@pelhambank.com
E-mail Address

www.pelhambank.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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

ANNUAL REPORT OF BANK HOLDING COMPANIES --- FR Y-6

Report Item 1: Copy of Form 10-K filed with the Securities and Exchange Commission

NOT APPLICABLE

Report Item 1: Copy of Annual report to shareholders

NOT APPLICABLE

ANNUAL REPORT OF BANK HOLDING COMPANIES --- FR Y-6

Report Item 2: Organization Chart

PBC BANCSHARES, INC.
Pelham, GA
Incorporated in Georgia
LEI = N/A

(owns 100% of)

PELHAM BANKING COMPANY
Pelham, GA
Incorporated in Georgia
LEI = N/A

Results: A list of branches for your depository institution: PELHAM BANKING COMPANY (ID_RSSD: 634731).
This depository institution is held by PBC BANCSHARES, INC. (1839421) of PELHAM, GA.
The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

REVISED 4/8/16

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 informa
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

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,
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
OK	12/31/2015	Full Service (Head Office)	634731	PELHAM BANKING COMPANY	180 MATHEWSON AVENUE
OK	12/31/2015	Limited Service	4445494	CHURCH STREET DRIVE-IN FACILITY	518 CHURCH STREET

tion first became valid in the **Effective Date** column.

in the **Effective Date** column.

Close, Delete, or Add.

City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office
PELHAM	GA	31779	MITCHELL	UNITED STATES	9753	0	PELHAM BANKING COMPANY
PELHAM	GA	31779	MITCHELL	UNITED STATES	Not Required	Not Required	PELHAM BANKING COMPANY

Head Office ID_RSSD*	Comments
634731	
634731	

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Report Item 3: Shareholders

Section 1.

Name & Address	Citizenship	# Shares/ % Ownership
W. C. Bernier Pelham, GA 31779 USA	U.S.	1,245.00 8.30% - Common
J. Leonard Eubanks J. Leonard Eubanks Marital Trust Pelham, GA 31779 USA	U.S.	1,077.25 128.00 8.04% - Common
Karen S. Leabo Thomasville, GA 31799 USA	U.S.	843.00 5.62% - Common
Richard L. Singletary Thomasville, GA 31799 USA	U.S.	843.00 5.62% - Common
Charles J. Yates Pelham, GA 31779 USA	U.S.	2,278.00 15.19% - Common

Section 2.

Not Applicable

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Report Item 4: Directors and Officers
(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1)Name & Address	(2)Principal Occupation if Other than Holding Company	(3)(a)Title & Position with Bank Holding Company	(3)(b)Title & Position with Subsidiary	(3)(c)Title & Position with Other Business	(4)(a)Percentage of Voting Shares in Bank Holding Company	(4)(b)Percentage of Voting Shares in Subsidiary	(4)(c)List names of Other Companies & Voting Securities Held
Suzanne T. Anderson Pelham, GA 31779 USA	N/A	President Director	President Director (Pelham Banking Company)	N/A	3.26%	None	N/A
G. Duane Bentley Pelham, GA 31779 USA	N/A	Corporate Secretary & Director	Vice President Director (Pelham Banking Company)	N/A	0.67%	None	N/A
Betty S. Palmer Pelham, GA 31779 USA	Retired	Director	Director (Pelham Banking Company)	N/A	1.80%	None	N/A
Charles J. Yates Pelham, GA 31779 USA	Retired	Director & Chairman	Director & Chairman (Pelham Banking Company)	N/A	15.19%	None	N/A
J Keaton Eubanks Pelham, GA 31779 USA	Farmer & Pulpwood Business	Director	Director (Pelham Banking Company)	N/A	0.23%	None	N/A
Donnie L Palmer Pelham, GA 31779 USA	Retail	Director	Director (Pelham Banking Company)	N/A	0.34%	None	N/A

REVISED
4/11/16