

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

MAR 28 2016

## 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

I, **Monty G. Watson**

Name of the Holding Company Director and Official

**Director/Chairman and 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.

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

Reporter's Name, Street, and Mailing Address

**Piedmont Bancorp, Inc.**

Legal Title of Holding Company

**5100 Peachtree Parkway**

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

**Norcross**

**GA**

**30092**

City

State

Zip Code

**Same**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Danya Nugent**

**VP/Controller**

Name

Title

**770-709-5236**

Area Code / Phone Number / Extension

**770-246-1075**

Area Code / FAX Number

**danya.nugent@piedmontbankonline.com**

E-mail Address

**www.piedmontbankonline.com**

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

Signature of Holding Company Director and Official

**03/25/2016**

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

**3812035**

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:

**Item 3 and Item 4**

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

Piedmont Bancorp, Inc.

FR Y-6

December 31, 2015

Item 1. – Annual Report to Shareholders – will be sent under separate cover

Item 2.a. – Organizational Chart - Attached

Item 2.b. – Domestic Branch Listing – Attached (provided via email on 3/17/16)

Item 3. – Securities Holders - Attached

Item 4. - Insiders - Attached

# **Public Volume**

Form FR Y-6  
Item 2a.

Piedmont Bancorp, Inc.  
Norcross, Georgia  
Fiscal Year Ended December 31, 2015

Piedmont Bancorp, Inc.  
Norcross, GA  
LEI - N/A  
Incorporated in the State of Georgia  
100% owner of:

The Piedmont Bank  
Norcross, GA  
LEI - N/A  
Incorporated in the State of Georgia

**Results:** A list of branches for your depository institution: **PIEDMONT BANK, THE (ID\_RSSD: 3489035).**

This depository institution is held by **PIEDMONT BANCORP, INC. (3812035) of NORCROSS, GA.**

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)	3489035	PIEDMONT BANK, THE	5100 PEACHTREE PARKWAY	NORCROSS	GA	30092	GWINNETT	UNITED STATES	448818	0	PIEDMONT BANK, THE	3489035	
OK		Full Service	4854500	DUNWOODY BRANCH	1725 MOUNT VERNON ROAD	DUNWOODY	GA	30338	DEKALB	UNITED STATES	Not Required	Not Required	PIEDMONT BANK, THE	3489035	
OK		Full Service	3963544	GWINNETT DRIVE BRANCH	185 GWINNETT DRIVE	LAWRENCEVILLE	GA	30046	GWINNETT	UNITED STATES	499502	2	PIEDMONT BANK, THE	3489035	
OK		Full Service	4270397	OLD PEACHTREE BRANCH	1035 OLD PEACHTREE ROAD, NW	LAWRENCEVILLE	GA	30043	GWINNETT	UNITED STATES	494880	1	PIEDMONT BANK, THE	3489035	