

APR 05 REC'D

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  
PSB Bancshares, Inc.

Legal Title of Holding Company

P O Box 269

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

Clanton AL 35046  
City State Zip Code

620 Second Ave North

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David McKinney CPA  
Name Title

205-755-9019

Area Code / Phone Number / Extension

205-755-4276

Area Code / FAX Number

dam@mnlpc.com

E-mail Address

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

I, C. Richard Moore, Jr.

Name of the Holding Company Director and Official

President 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.

C. Richard Moore Jr.  
Signature of Holding Company Director and Official

4/1/2016  
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 1426900  
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

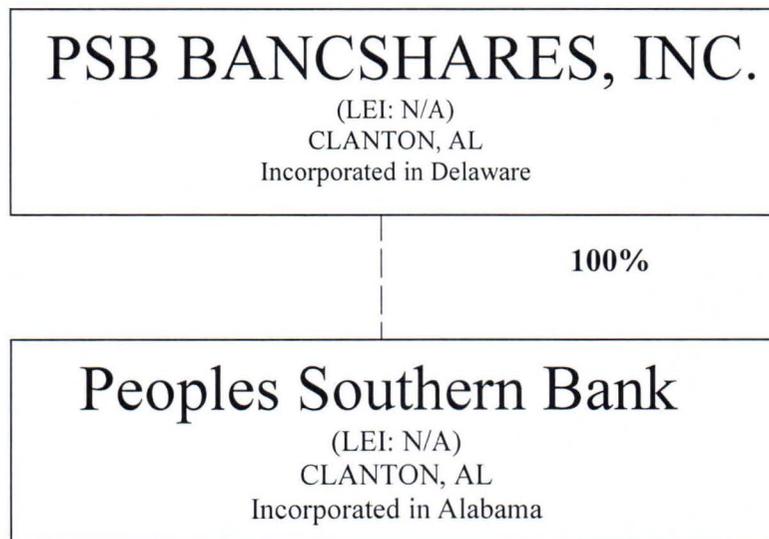
Form FR Y-6  
PSB Bancshares, Inc.  
Clanton, Alabama  
For the Year Ending December 31, 2015



REPORT ITEM

1: The bank holding company does not prepare an annual report for its securities holders and is not registered with the SEC.

2a: Organization Chart



2b: Submitted via email on 03/21/2016

**Results:** A list of branches for your holding company: PSB BANCSHARES, INC. (1426906) of CLANTON, AL.  
 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)	601733	PEOPLES SOUTHERN BANK	62 SECOND AVENUE NORTH	CLANTON	AL	35045	CHILTON	UNITED STATES	536	0	PEOPLES SOUTHERN BANK	601733	
ok		Full Service	1837717	SOUTH OFFICE	2040 7TH STREET SOUTH	CLANTON	AL	35045	CHILTON	UNITED STATES	186256	2	PEOPLES SOUTHERN BANK	601733	
ok		Full Service	3024070	THORSBY OFFICE	20688 U. S. HIGHWAY 31	THORSBY	AL	35171	CHILTON	UNITED STATES	360096	3	PEOPLES SOUTHERN BANK	601733	



## Item 2b: Domestic Branch Listing

POPULAR NAME	SOUTH OFFICE	THORSBY OFFICE
DATE OPENED	11/15/2000	03/22/2001
STREET ADDRESS	2040 7 <sup>TH</sup> ST. SOUTH	20688 HIGHWAY 31
CITY	CLANTON	THORSBY
COUNTY	CHILTON	CHILTON
STATE	ALABAMA	ALABAMA
COUNTRY	USA	USA
ZIP	35045	35171
BRANCH SERV TYPE	FULL	FULL

## REPORT ITEM # 3 - SHAREHOLDERS

(1)	<u>NAME &amp; ADDRESS</u>	<u>CITIZENSHIP</u>	<u>NUMBER OF SHARES AND PERCENTAGE OWNERSHIP</u>	
	C. Richard Moore, Jr. Clanton, Alabama US	U.S.	500	50%
	Jackson W. Moore Memphis, Tennessee US	U.S.	500	50%
(2)	Not Applicable			

## REPORT ITEM #4 - DIRECTORS AND OFFICERS

1. C. Richard Moore, Jr.  
Clanton, Alabama US
2. Banker
3. (a) President - PSB Bancshares, Inc.  
Director - PSB Bancshares, Inc.  
Chief Executive Officer - PSB Bancshares, Inc.  
(b) Director - Peoples Southern Bank  
(c) Chairman - Peoples Southern Bank  
(d) President - Peoples Southern Bank  
(e) Chief Executive Officer - Peoples Southern Bank
4. (a) 500 Shares PSB Bancshares, constituting 50% of voting stock.  
(b) Not applicable  
(c) Not applicable

1. Jackson W. Moore  
Memphis, Tennessee US
2. Retired
3. (a) Chairman - PSB Bancshares, Inc.  
Director - PSB Bancshares, Inc.  
(b) Director - Peoples Southern Bank
4. (a) 500 Shares PSB Bancshares constituting 50% of voting stock.  
(b) Not applicable  
(c) Not applicable

1. Josephine M. Hutchinson  
Marietta, GA US
2. None
3. (a) V. President - PSB Bancshares, Inc.  
(b) Director - PSB Bancshares, Inc.  
(c) Not Applicable
4. (a) Not Applicable  
(b) Not Applicable  
(c) Not Applicable

REPORT ITEM #4 - DIRECTORS AND OFFICERS

1. Patricia H. Baker  
Clanton, Alabama US
2. Banker
3. (a) Secretary - PSB Bancshares, Inc.  
(b) Secretary & Cashier - Peoples Southern Bank  
(c) Not applicable
4. (a) Not applicable  
(b) Not applicable  
(c) Not applicable

1. Sally B. Moore  
Clanton, Alabama US
2. None
3. (a) Director - PSB Bancshares, Inc.  
(b) Not applicable  
(c) Not applicable
4. (a) Not applicable  
(b) Not applicable  
(c) Not applicable

1. Jackson W. Moore Jr.  
Memphis, Tennessee US
2. Retail Furniture
3. (a) Director - PSB Bancshares, Inc.  
(b) Director - Peoples Southern Bank

1. Charles R. Moore III  
Birmingham, Alabama US
2. Attorney
3. (a) Director - PSB Bancshares, Inc.  
(b) Director - Peoples Southern Bank