



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, ROBERT B. NOLEN
Name of the Holding Company Director and Official
PRESIDENT
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.

Robert B. Nolen
Signature of Holding Company Director and Official
3/31/2015
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 25 20605
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
DECEMBER 31, 2014

Month / Day / Year
N/A

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

Reporter's Name, Street, and Mailing Address
PINNACLE BANCSHARES, INC

Legal Title of Holding Company
P.O. BOX 1388

(Mailing Address of the Holding Company) Street / P.O. Box
JASPER ALABAMA 35502
City State Zip Code

1811 2ND AVENUE
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
JOE B. ADAMS, III TREASURER
Name Title

205-221-8866
Area Code / Phone Number / Extension

205-221-8870
Area Code / FAX Number

jadams@pinnaclebanc.com
E-mail Address

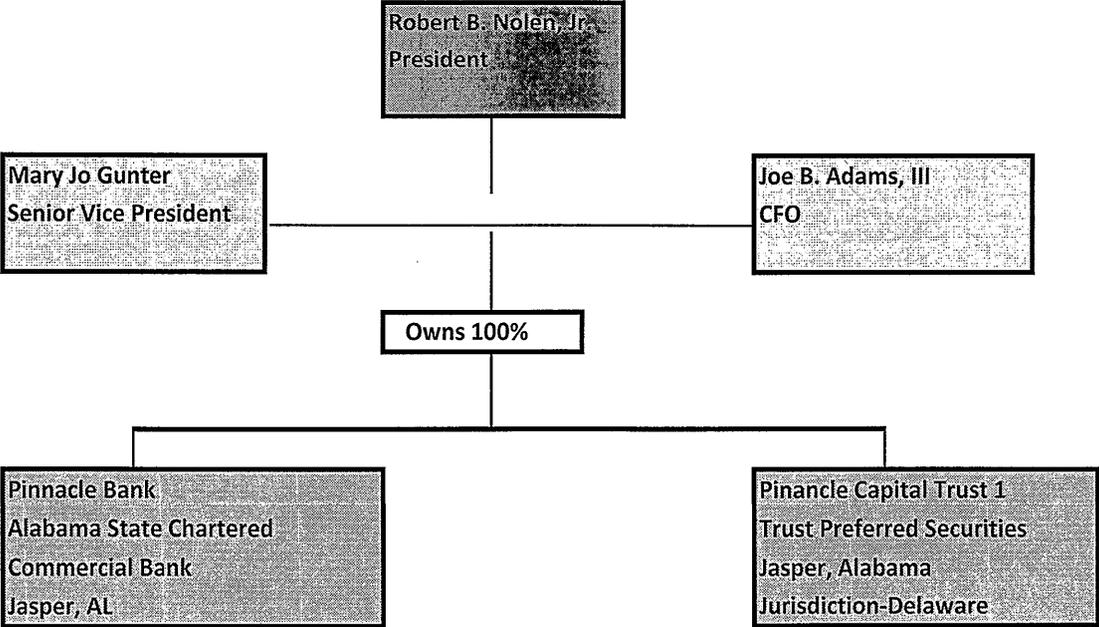
www.pinnaclebanc.com
Address (URL) for the Holding Company's web page

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

PINNACLE BANCSHARES, INC.
JASPER, ALABAMA
INCORPORATED IN US - STATE OF DELEWARE
ORGANIZATIONAL CHART



Board of Governors of the Federal Reserve System

FR Y-6 Depository Institution Branch Data Verification



Branches for Selected Institution

[Back to Search Results](#)

A list of branches for your depository institution: PINNACLE BANK (ID_RSSD: 288376).
 This depository institution is held by PINNACLE BANCSHARES, INC. (2520605) of JASPER, AL.
 The data are as of 12/31/2014.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

[Download List to Excel](#)

Institutions: 1 to 7 of 7

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*
Full Service (Head Office)	288376	PINNACLE BANK	1811 2ND AVENUE	JASPER	AL	35501	WALKER	UNITED STATES	42382	0	PINNACLE BANK	288376
Full Service	2765367	TRUSSVILLE BRANCH	2064 GADSDEN HIGHWAY	BIRMINGHAM	AL	35235	JEFFERSON	UNITED STATES	275452	103	PINNACLE BANK	288376
Full Service	2533838	VESTAVIA OFFICE	2039 CANYON ROAD	BIRMINGHAM	AL	35216	JEFFERSON	UNITED STATES	275451	102	PINNACLE BANK	288376
Full Service	3480676	GARDENDALE OFFICE	101 PINNACLE DRIVE	GARDENDALE	AL	35071	JEFFERSON	UNITED STATES	455370	104	PINNACLE BANK	288376
Full Service	2533829	HALEYVILLE OFFICE	1012 20TH STREET	HALEYVILLE	AL	35565	WINSTON	UNITED STATES	44404	101	PINNACLE BANK	288376
Full Service	2533801	MALL OFFICE	204 HWY 78 EAST	JASPER	AL	35501	WALKER	UNITED STATES	275450	100	PINNACLE BANK	288376
Full Service	2533810	SUMITON OFFICE	790 HIGHWAY 78 EAST	SUMITON	AL	35148	WALKER	UNITED STATES	275449	1	PINNACLE BANK	288376

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Report Item 3 (1) Shareholders

Shares Outstanding

1,180,128

Shareholder owning 5% of more:

AL H Simmons Birmingham Alabama 35223	shares held	68,674
	% of shares held	5.82%
Stilwell Activist Fund (s) Joseph Stillwell - Principal New York, New York 10006	shares held	103,102
	% of shares held	8.74%
Fleet Family Invesment (46,444) Timothy Fleet (56,556) Forth Worth, Texas 76107	shares held	103,000 **
	% of shares held	8.73%

** Fleet # of shares was reported on NOBO shareholder listing as of 09/30/2014 but not reported on NOBO shareholder listing as of 12/31/14. The number of shares reported is best estimate as of 12/31/14.

Report Item 3 (2) Shareholders

None

Part II NA

Report item (4)**Directors of Pinnacle Bank**

Name and Address	Principal Occupation	Title or Position with BHC	Title or Position with Pinnacle Bank	Title or Position with Sub	Pinnacle Bancshares % Shares Held	Affiliated Other Businesses	Title or Position	Shares Held Pinnacle BK	% Shares Held In Other Comp
Greg Batchelor Russellville AL 35653	Businessman	Director	Director	NA	4.08%	Dependable True Value Hardware, Inc.	President	NA	Dependable True Value Hardware, Inc. (100%)
O H Brown Jasper Alabama 35501	Retired	Director	Director	NA	0.93%	NA	Retired	NA	
James W Cannon Jasper Alabama 35501	Retired	Director & Chairman	Director & Chairman	NA	1.06%	NA	Retired	NA	
Sam Walker Murphy Jasper Alabama 35501	Businessman	Director	Director	NA	3.11%	W&M Enterprises, LTD	CEO	NA	
Robert B Nolen Jr. Jasper Alabama 35501	Banker	President & Director	President & Director	NA	2.41%	NA	NA	NA	
William H. Humphries Jasper Alabama 35501	Businessman	Director	Director	NA	0.51%	Bankhead Land & Timber	President	NA	Bankhead Land & Timber (100%)
AL H Simmons Birmingham Alabama 35223	Businessman	Director	Director	NA	5.82%	NA	Independent Insurance Agent	NA	
David Kilgore Jasper Alabama 35501	Businessman	Director	Director	NA	0.42%	Kilgore Realtors	Appraiser Real Estate Agent	NA	Kilgore Realtors (50%)

Officers of Pinnacle Bancshares, Inc. that are not Directors

Mary Jo Gunter Jasper Alabama 35501	Banker	Vice President/ Secretary	Vice President/ Secretary	NA	0.42%	NA	NA	NA	
Joe B. Adams, III Birmingham, Alabama 35213	Banker	Treasurer	CFO & SVP	NA	0.0%	NA	NA	NA	

All of the above directors do not own 25% or more shares of any other company