

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, Albert H. Garrett

Name of the Holding Company Director and Official
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.

Albert H. Garrett
 Signature of Holding Company Director and Official

3/24/16
 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 2526755
 C.I. _____

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

December 31, 2015

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

RBC, INC.

Legal Title of Holding Company

P.O. Box 490

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

Demopolis AL 36732

City State Zip Code

216 North Walnut Avenue, Demopolis, AL 36732

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Donna F. Moseley Trust Officer

Name Title

334-289-6729

Area Code / Phone Number / Extension

334-289-9984

Area Code / FAX Number

donnamo@robertsonbanking.com

E-mail Address

www.robertsonbanking.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

ITEM 2a



ORGANIZATIONAL CHART

RBC, INC.
216 North Walnut Avenue
DEMOPOLIS, ALABAMA/USA

State of Incorporation:
DELAWARE

LEI: N/A

ROBERTSON BANKING
COMPANY
216 North Walnut Avenue
DEMOPOLIS, ALABAMA/USA

100% CONTROLLED

State of Incorporation:
ALABAMA

LEI: N/A

Results: A list of branches for your depository institution: ROBERTSON BANKING COMPANY (ID_RSSD: 430036).
 This depository institution is held by RBC, INC. (2526755) of DEMOPOLIS, 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)	430036	ROBERTSON BANKING COMPANY	216 NORTH WALNUT STREET	DEMOPOLIS	AL	36732	MARENGO	UNITED STATES	21	0	ROBERTSON BANKING COMPANY	430036	
OK		Full Service	2254197	WESTSIDE BRANCH	1206 HIGHWAY 80 WEST	DEMOPOLIS	AL	36732	MARENGO	UNITED STATES	180895	2	ROBERTSON BANKING COMPANY	430036	
OK		Full Service	2575481	LINDEN BRANCH	209 EAST COATS AVENUE	LINDEN	AL	36748	MARENGO	UNITED STATES	229637	4	ROBERTSON BANKING COMPANY	430036	
OK		Full Service	320735	THOMASTON BRANCH	6510 SECOND AVENUE	THOMASTON	AL	36783	MARENGO	UNITED STATES	8456	3	ROBERTSON BANKING COMPANY	430036	
OK		Full Service	3877762	TUSCALOOSA BRANCH	1400 GREENSBORO AVENUE	TUSCALOOSA	AL	35401	TUSCALOOSA	UNITED STATES	483412	5	ROBERTSON BANKING COMPANY	430036	
OK		Full Service	4397874	TUSCALOOSA NORTHBRIDGE BRANCH	1835 MCFARLAND BOULEVARD NORTH	TUSCALOOSA	AL	35406	TUSCALOOSA	UNITED STATES	Not Required	Not Required	ROBERTSON BANKING COMPANY	430036	

OK

FORM FR Y-6
RBC, INC.
Fiscal Year Ending December 31, 2015



REPORT ITEM 3: SHAREHOLDERS

3(1): Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015:

(Based on 520,524 shares outstanding as of 12-31-15)

1. GLENN K. MAYTON - RECORD OWNER - 42,519 Shares - 8.168% Common Stock
DEMOPOLIS, AL/USA 36732 CONTROLLED - 7,901 Shares - 1.517% Common Stock

COUNTRY OF CITIZENSHIP - UNITED STATES

2. MARIE H. BARKSDALE - RECORD OWNER - 44,138 Shares - 8.479% Common Stock
OXFORD, MS/USA 38655

COUNTRY OF CITIZENSHIP - UNITED STATES

3(2): Shareholders not listed in 3(1) with ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015:

NONE

SUBMITTED BY:
Donna F. Moseley
Trust Officer
03/24/16

FORM FR Y-6
RBC, INC.
FISCAL YEAR ENDING DECEMBER 31, 2015



REPORT ITEM 4: INSIDERS

***NOTE: Percentages of RBC, Inc., stock owned is based on 520,524 shares issued

A.

1. **ALBERT H. GARRETT**
DEMOPOLIS, ALABAMA/USA 36732
2. Principal Occupation: N/A
- 3a Title and Position with RBC, Inc.: Director and CEO
- 3b Title and Position with Robertson Banking Company: Director and CEO
- 3c Title and Position with any Other Company: Board Member- Alabama Bankers Association
Board Member- West Alabama Mental Health Center
Board Member- Business Council of Alabama
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. 3898, .74%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies – N/A

B.

1. **R.A. PRITCHETT**
THOMASTON, ALABAMA/USA 36783
2. Principal Occupation: N/A
- 3a Title and Position with RBC, Inc.: Director
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company: N/A
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. – 7169, 1.37%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies – N/A

C.

1. **JAMES W. BIRD, JR.**
ORANGE BEACH, ALABAMA/USA 36561
2. Principal Occupation: N/A
- 3a Title and Position with RBC, Inc.: Director
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company: President- James W. Bird, Jr., LLC
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. – 12,155, 2.33%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies – N/A
(1) James W. Bird, Jr., LLC. – 100%

D.

1. **JOE BRADLEY**
TROY, AL/USA 36081
2. Principal Occupation: Vice-President, Cox Container
- 3a Title and Position with RBC, Inc.: Director & Chairman
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company: N/A
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. – 1,140, .21%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies – N/A

E.

1. **HUGH V. OVERMYER**
DEMOPOLIS, ALABAMA/USA 36732
2. Principal Occupation: President, Linden Lumber, LLC
- 3a Title and Position with RBC, Inc.: Director
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company: Doghouse Properties, LLC - Member
Linden Lumber, LLC - President
Jaber, Inc. – Member
Majestic Timber, LLC – Vice President
Bogue Creek Investments, LLC – Member
Lumber Lenders, LLC – Member
Linden Ventures, LLC –Member
HVO Enterprises, LLC – Managing Member
KOE Enterprises, LLC – Managing Member
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. – 7,745, 1.48%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies:
 - (1) Doghouse Properties, LLC – 25 %
 - (2) Jaber, Inc. – 25%
 - (3) Majestic Timber, LLC – 25%
 - (4) Bogue Creek Investments, LLC – 100%
 - (5) Linden Ventures, LLC –25%
 - (6) HVO Enterprises, LLC – 100%

F.

1. **GLENN K. MAYTON**
DEMOPOLIS, ALABAMA/USA 36732
2. Principal Occupation: President, One-Stop Building Supply, Inc.
- 3a Title and Position with RBC, Inc.: Director
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company: One-Stop Building Supply, Inc. - President/Owner
Mayton/Wilson, Partnership – Partner
Doghouse Properties, LLC – Member
Jaber, Inc. - Member
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. – 50,420, 9.685%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies -
 - (2) Mayton/Wilson, Partnership - 50%
 - (1) One-Stop Building Supply, Inc. - 100%

 - (3) Doghouse Properties, LLC – 25%
 - (4) Jaber, Inc. - 25%

G.

1. **WOODFORD W. DINNING, JR.**
DEMOPOLIS, ALABAMA/USA 36732
2. Principal Occupation: Attorney with law firm of Lloyd and Dinning, LLC.
- 3a Title and Position with RBC, Inc.: Director
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company - Walnut Avenue Holding Company, Inc. - President
Lloyd and Dinning, LLC – Partner
TABCO, INC. – President
Brandco & Associates – Managing Member
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. – 1,380, .26%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies -
 - (1) Walnut Avenue Holding Company, Inc. - 50%
 - (2) Lloyd and Dinning, LLC - 50%
 - (3) TABCO, INC. – 100%
 - (4) Brandco & Associates – 100%

H.

1. **JOHN B. WALLACE**
DEMOPOLIS, ALABAMA/USA 36732
2. Principal Occupation: Owner - Wallace Wood Products
- 3a Title and Position with RBC, Inc.: Director
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company - Wallace Wood Products, Inc. - President/Owner
JJ&K Sales, LLC - President
V&B Gas, Inc. - President
Doghouse Properties, LLC – Member
Jaber, Inc. - Member
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. – 11,968, 2.29%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies -
 - (1) Wallace Wood Products, Inc. - 100%
 - (2) JJ&K Sales, LLC - 50%
 - (3) V&B Gas, Inc. – 37 ½ %
 - (4) Doghouse Properties, LLC – 25%
 - (5) Jaber, Inc. – 25%

I.

1. **W. GARY HOLEMON**
DEMOPOLIS, ALABAMA/USA 36732
2. Principal Occupation: N/A
- 3a Title and Position with RBC, Inc.: President, Chief Credit Officer
- 3b Title and Position with Robertson Banking Company: President, Chief Credit Officer
- 3c Title and Position with any Other Company – President of The Alabama Multi-Family Loan Consortium
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. –4,662, .89%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies – N/A

J.

1. PETER M. REYNOLDS, JR.

DEMOPOLIS, ALABAMA/USA 36732

- 2. Principal Occupation: N/A
- 3a Title and Position with RBC, Inc.: Executive Vice President, Chief Financial Officer
- 3b Title and Position with Robertson Banking Company: Executive Vice President, Chief Financial Officer
- 3c Title and Position with any Other Company - N/A
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. -4,203, .80%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies – N/A

K.

1. RICHARD E. GIBSON

TUSCALOOSA, ALABAMA/USA 35203

- 2. Principal Occupation: CPA
- 3a Title and Position with RBC, Inc.: Director
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company - Part Owner- Jamison Money Farmer PC
Shareholder- JMF Consulting, Inc.
Partner – JMF Building, LLC
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. –1002, .19%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies –

L.

1. JASON C. WALKER

TUSCALOOSA, ALABAMA/USA 35203

- 2. Principal Occupation: Civil Engineer
- 3a Title and Position with RBC, Inc.: Director
- 3b Title and Position with Robertson Banking Company: Director
- 3c Title and Position with any Other Company - Walker Associates, Inc.- President
WSF Property, LLC – Member
Progressive 21st Avenue, LLC – Member
Summer Ridge, LLC - Member
- 4a Number of Shares and Percentage of Shares owned of RBC, Inc. – 2, 0.0003%
- 4b Number of Shares and Percentage of Shares owned of Subsidiaries - None
- 4c Number of Shares and Percentage of Shares owned of other Companies –

Walker Associates, Inc.- 65%
WSF Property, LLC – 33.33%
Progressive 21st Avenue, LLC – 25%
Summer Ridge, LLC – 50%