

Board of Governors of the Federal Reserve System



Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):
December 31, 2011
 Month / Day / Year

I, **Robert Harwell**
 Name of the Bank Holding Company Director and Official
 Pres/CEO
 Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
RB Bancorporation
 Legal Title of Bank Holding Company
 P O Box 30
 (Mailing Address of the Bank Holding Company) Street / P.O. Box
Athens AL 35612
 City State Zip Code
112 N Jefferson St Athens AL 35611
 Physical location (if different from mailing address)

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

Person to whom questions about this report should be directed:
Terri Garlen VP
 Name Title
256-232-1944
 Area Code / Phone Number / Extension
256-232-1973
 Area Code / FAX Number
tgarlen@reliancebanking.com
 E-mail Address
 N/A
 Address (URL) for the Bank Holding Company's web page

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 Harwell
 Signature of Bank Holding Company Director and Official
 03/27/2012
 Date of Signature

For bank 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 _____
 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



FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2014
Page 1 of 2

Board of Governors of the Federal Reserve System



Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):
12/31/2011
Month / Day / Year

1. Robert F Harwell
Name of the Bank Holding Company Director and Official
Prs / CEO
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
RB Bancorporation
Legal Title of Bank Holding Company
P.O. Box 30
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Athens AL 35612
City State Zip Code
12 N Jefferson St Athens AL 35611
Physical location (if different from mailing address)

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

Person to whom questions about this report should be directed:
Terri Garten
Name Title
256-232-1944
Area Code / Phone Number / Extension
256-232-1973
Area Code / FAX Number
tgarten@reliancebanking.com
E-mail Address

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.

[Signature]
Signature of Bank Holding Company Director and Official
3-20-12
Date of Signature

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

For bank 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

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 + 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

For Federal Reserve Bank Use Only
RSSD ID 3207891
C.I.

For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address, and physical locations of each of their subsidiary bank holding companies below.

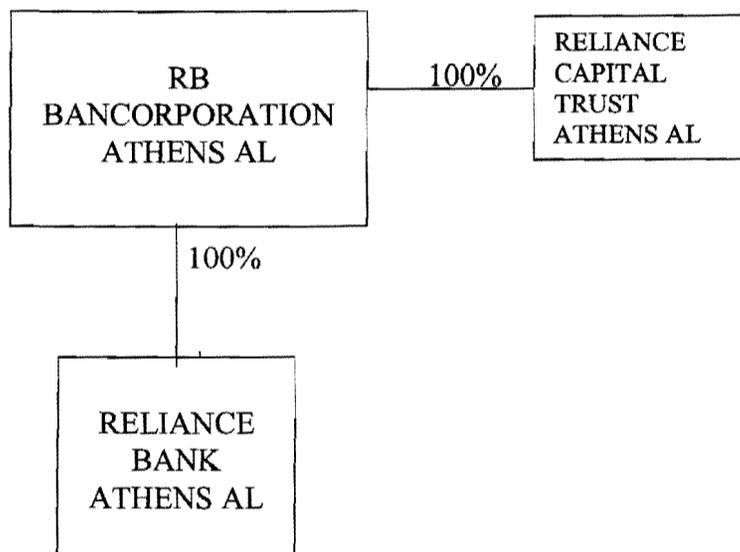
<p><u>N/A</u> Legal Title of Subsidiary Bank Holding Company</p> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Bank Holding Company</p> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical location (if different from mailing address)</p>
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FORM FR Y-6

RB BANCORPORATION, INC
ATHENS AL
FISCAL YEAR ENDING DECEMBER 31, 2011

Report Item 1. The bank holding company is not preparing an annual report for its shareholders for 2011. Audited financial statement will be sent at a later date. They are not complete for 2011 yet.

Report Item 2. Organizational Chart



Report Item 2b. Emailed branch reconciliation 03/12/2012.

Results: A list of branches for your BHC: **RB BANCORPORATION (3207891) of ATHENS, AL.**

The data are as of **06/30/2012**. Data reflects information that was received and processed through 07/05/2012.

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
		Full Service (Head Office)	2753588	RELIANCE BANK	112 NORTH JEFFERSON STREET	ATHENS	AL	35611	LIMESTONE	UNITED STATES	61928	0	RELIANCE BANK	2753588	
		Full Service	3837739	ARDMORE BRANCH	26772 MAIN STREET	ATHENS	AL	35739	LIMESTONE	UNITED STATES	485223	5	RELIANCE BANK	2753588	
		Full Service	3359183	HIGHWAY 72 EAST BRANCH	22236 US HIGHWAY 72	ATHENS	AL	35613	LIMESTONE	UNITED STATES	441440	2	RELIANCE BANK	2753588	
		Limited Service	3880230	MARKET STREET BRANCH	111 EAST MARKET STREET	ATHENS	AL	35611	LIMESTONE	UNITED STATES	290837	1	RELIANCE BANK	2753588	
		Full Service	3769036	COUNTY LINE ROAD BRANCH	12050 COUNTY LINE ROAD	MADISON	AL	35611	MADISON	UNITED STATES	476061	4	RELIANCE BANK	2753588	

Report Item 3: Shareholders

Form FR Y-6
RB Bancorporation
Fiscal Year Ending December 31, 2011

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2011

Shareholder not listed in 3.1.a through 3.1.c that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2011

1.a. Name & Address (City, State, Country)	1.b. Country of Citizenship or Incorporation	1.c. Number and Percentage of Each Class of Voting Securities	2.a. Name & Address (City, State, Country)	2.b. Country of Citizenship or Incorporation	2.c. Number and Percentage of Each Class of Voting Securities
Robert Thurber Huntsville AL	USA	59,072 - 5.5% Common 0 Preferred	N/A		
James E McClary Jr Athens AL	USA	82,799 - 7.7% Common 2,500 - 9.09% Preferred	N/A		

**Form FR Y-6
RB Bancorporation
Fiscal Year Ending December 31,2011**

1. Names & Address (City, State, Country)	2. Principal Occupation if other than with Bank Holding Company	3.a. Title & Position with Bank Holding Company	3.b. Title & Position with Subsidiaries (Include names of subsidiaries)	3.c. Title & position with Other Businesses (Include names of other Businesses)	4.a. Percentage of Voting Shares in Bank Holding Company	4.b. Percentage of Voting Shares in Subsidiaries (Include names of Subsidiaries)	4.c. List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities are held)
James E McClary Jr Athens AL	Retailer	Director	Director (Reliance Bank)	President McClary Tire Co, Inc	7.7% Common 9.09% Preferred	N/A (Reliance Bank)	McClary Tire Co, Inc (100%)
Robert Thurber Huntsville AL	Retired	Director Chairman	Director (Reliance Bank)	N/A	5.5% Common	N/A (Reliance Bank)	N/A
Babu Kakani Huntsville AL	Accountant	Director	Director (Reliance Bank)	Managing Member KVK Investments LLC Member Green Mountain Porperties LLC Member Enterprise Lodging Company LLC Member Madison Land Parners Member Enterprise Lodging of Hintsville LLC Member Florence Hotel Company LLC Member Samaja Investments LLC Member Huntsville India House LLC Member Two ROA LLC	4.8% Common	N/A (Reliance Bank)	KVK Investments LLC (25%) Green Mountain Properties LLC (33%) Madison Land Partners (25%)
John Baggette Huntsville AL	Attorney	Director	Director (Reliance Bank)	Member Two ROA LLC	3.2% Common	N/A (Reliance Bank)	N/A

Report Item 4:Insiders

Form FR Y-6
RB Bancorporation

Fiscal Year Ending December 31,2011

Insider Name	Role	Position	Company	Ownership	Bank	Other	
David Hunt Athens AL	Administrator	Director	Director (Reliance Bank)	President Forum Green, Inc Athens AL President Old South Properties, Inc Athens AL Partner Greystone LLC Athens AL Managing Partner B & H Development, LLC Athens AL Partner Imperial Properties, LLC Athens AL Partner FGH Health Realty LLC Athens AL Managing Partner St Joseph Farms, LLC Athens AL Partner Old South Homebuilders LLC Athens AL Member Greenfield Properties LLC Athens AL	3.96% Common 9.09% Preferred	N/A (Reliance Bank)	Forum Green, Inc (29.07%) Old South Properties, Inc (29.07%) Greystone LLC (50%) B & H Development, LLC (50%) Imperial Properties LLC (33.33%) FGH Health Realty LLC (29.07%) St Joseph Farms, LLC (50%) Old South Homebuilders LLC (33.33%)
Robert Harwell Huntsville AL	Banker	Director Pres/CEO	Director Pres/CEO (Reliance Bank)	Member H & H LLC Member Two ROA LLC	1.6% Common	N/A (Reliance Bank)	H & H LLC (50%)
Michael Hockman Huntsville AL	Banker	Director Secretary	Director Ex VP (Reliance Bank)	Member H & H LLC Member Two ROA LLC	1.6% Common	N/A (Reliance Bank)	H & H LLC (50%)

Report Item 4:Insiders

Form FR Y-6
 RB Bancorporation
 Fiscal Year Ending December 31,2011

Jada Leo Huntsville AL	Commercial RE Investor	Director	Director (Reliance Bank)	President The Westmoreland Company Inc Member 451 Press LLC Member Simple Helix LLC Member Pharma Investments LLC Member Two ROA LLC	4.8% Common	N/A (Reliance Bank)	The Westmoreland Company Inc (50%) 451 Press LLC (99%) Simple Helix LLC (99%)
Tim Smalley Decatur AL	Accountant	Director Vice Chairman	Director (Reliance Bank)	Partner/Owner Byrd, Smalley & Adams PC Partner 237 Johnston St LLC Member Two ROA LLC	1.6% Common	N/A (Reliance Bank)	Byrd, Smalley & adams PC (33.33%) 237 Johnston St LLC (33.33%)
Julian Davidson Huntsville AL	PHD Engineer	Director	Director (Reliance Bank)	CEO Davidson Technologies Inc	3.2% Common	N/A (Reliance Bank)	N/A