

FEB 16 2016

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, Robert F Harwell JR

Name of the Holding Company Director and Official

PRES/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.

Signature of Holding Company Director and Official

2-10-16
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 3207891
 C.I. _____

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

December 31, 2015

Month / Day / Year

549300TQQ49VHDN00Q35

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

Reporter's Name, Street, and Mailing Address

RB Bancorporation

Legal Title of Holding Company

P O Box 30

(Mailing Address of the 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)

Person to whom questions about this report should be directed:

Terri P 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

www.reliancebanking.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

For Use By Tiered Holding Companies

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

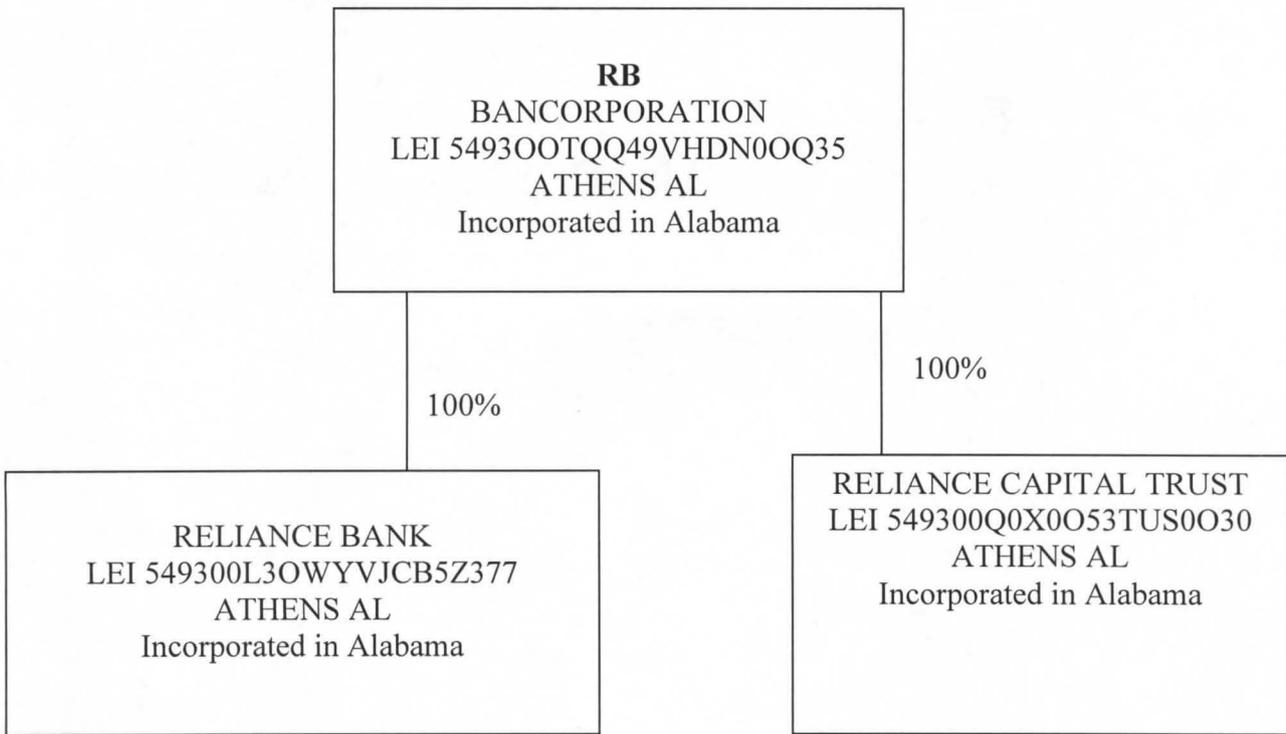
<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary 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 Holding Company</p> <p>(Mailing Address of the Subsidiary 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 Holding Company</p> <p>(Mailing Address of the Subsidiary 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 Holding Company</p> <p>(Mailing Address of the Subsidiary 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 Holding Company</p> <p>(Mailing Address of the Subsidiary 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 Holding Company</p> <p>(Mailing Address of the Subsidiary 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 Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>

FORM FR Y-6

RB BANCORPORATION, INC
ATHENS AL
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 1. The bank holding company is not preparing an annual report for its shareholders for 2015. Audited financial statement will be sent at a later date. They are not complete for 2015 yet.

Report Item 2. Organizational Chart – All Entities are Incorporated in Alabama



Report Item 2b. Submitted via email 02/09/2016-- branch reconciliation list.

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

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 12-31-2015

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	88,299 - 8.2% Common 2,500 - 9.09% Preferred	N/A		
Harold Jeffreys Decatur AL	USA	81,125 - 7.5% Common 0 Preferred	N/A		
David Hunt Athens AL	USA	32,238 - 2.99% Common 2,500 - 9.09% Preferred	N/A		

Form FR Y-6
RB Bancorporation
Fiscal Year Ending December 31,2015



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 USA	Retailer	Director	Director (Reliance Bank)	President McClary Tire Co, Inc President McClary Treading President Limestone Tire	8.20% Common 9.09% Preferred	N/A (Reliance Bank)	McClary Tire Co, Inc (100%) McClary Treading (100%) Limestone Tire (100%)
Robert Thurber Huntsville AL USA	Retired	Director Chairman	Director (Reliance Bank)	CEO B2 Sensor Solutions LLC Manager Thurber HAEF, LLC	5.50% Common	N/A (Reliance Bank)	B2 Sensor Solutions LLC (94%) Thurber HAEF LLC (25%)
Babu Kakani Huntsville AL USA	Accountant	Director	Director (Reliance Bank)	Managing Member KVK Investments LLC Member Green Mountain Porperties LLC Member Enterprise Lodging Company LLC Member Madison Land Partners Member Enterprise Lodging of Huntsville LLC Member Florence Hotel Company LLC Member Samaja Investments LLC Member Huntsville India House LLC Member	4.8% Common	N/A (Reliance Bank)	Green Mountain Properties LLC (33%) Madison Land Partners (25%)

Form FR Y-6
RB Bancorporation
Fiscal Year Ending December 31,2015


REVISED
 03/15/16

Robert Harwell Huntsville AL USA	Banker	Director Pres/CEO	Director Pres/CEO (Reliance Bank)	2.36% Common	N/A (Reliance Bank)	
Michael Hockman Huntsville AL USA	Banker	Director Secretary	Director Ex VP (Reliance Bank)	1.96% Common	N/A (Reliance Bank)	
Michael Underwood Athens AL USA	Retailer	Director	Director (Reliance Bank)	0.26% Common	N/A (Reliance Bank)	TwoGroup LLC (50%) Agri-City Tractor Inc (50%)
			Manager TwoGroup LLC Manager TriGreen Equipment LLC President/Member Agri-City Tractor Inc			

Form FR Y-6
RB Bancorporation
Fiscal Year Ending December 31,2015

 **REVISED**
 03/15/16

John Baggette Huntsville AL USA	Attorney	Director	Director (Reliance Bank)	3.6% Common	N/A (Reliance Bank)	N/A	
Tim Smalley Decatur AL USA	Accountant	Director Vice Chairman	Director (Reliance Bank)	President Byrd, Smalley & Adams PC Partner 237 Johnston St LLC	3.48% Common	N/A (Reliance Bank)	Byrd, Smalley & adams PC (50%) 237 Johnston St LLC (33.33%) Small Business Technologies Inc (50.00%)
David Hunt Athens AL USA	Administrator	Director	Director (Reliance Bank)	President Forum Green, Inc President Old South Properties, Inc Partner Greystone LLC Managing Partner B & H Development, LLC Partner Imperial Properties, LLC Partner FG Health Realty LLC Managing Partner St Joseph Farms, LLC Partner Old South Homebuilders LLC Member OSP Realty LLC Member CDCC Partners	2.99% 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%) OSP Realty LLC (33.33%) CDCC Partners (29.07%)