

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 18 REC'D

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.

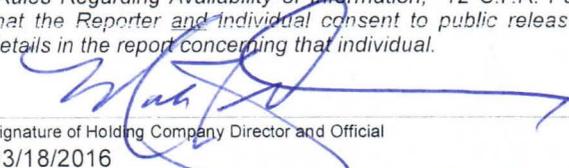
This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 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, Mark B. Wilson
 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.


 Signature of Holding Company Director and Official
 03/18/2016
 Date of Signature

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
 Relations Bancshares, Inc.
 Legal Title of Holding Company
 P.O. Box 3107
 (Mailing Address of the Holding Company) Street / P.O. Box
 Jasper AL 35502
 City State Zip Code
 607 Highway 78 East
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed;
 Mark Wilson CEO
 Name Title
 205-295-0033
 Area Code / Phone Number / Extension
 205-295-2276
 Area Code / FAX Number
 mwilson@bankofwalkercounty.com
 E-mail Address
 www.bankofwalkercounty.com
 Address (URL) for the Holding Company's web page

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

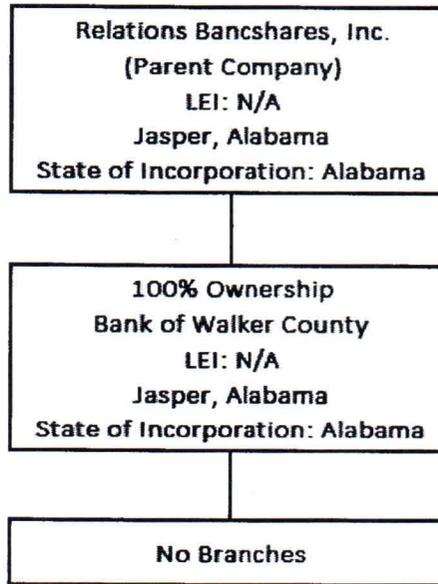
For Federal Reserve Bank Use Only
 RSSD ID 3569049
 C.I. _____

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
Relations Bancshares, Inc.
Jasper, Alabama
Fiscal Year Ending December 31, 2015

Report Item:

1. The bank holding company prepares an annual report for its shareholders.
2. Organizational Chart & Branches:



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5/17/16

Form FR Y-6
Relations Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item:

3. Securities holders -
(1)(a)(b)(c) and (2)(a)(b)(c)

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

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number & Percentage of Each Class of Voting Securities
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None

Current securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings 5% or more with power to vote as of fiscal year ending 12-31-2015

(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
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None

Form FR Y-6
Relations Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item: 4. Insiders - (1), (2), (3)(a)(b)(c), and 4(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than 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% of more of voting securities are held (list names of companies and percentage of voting securities held)
Mark Wilson Jasper, AL USA	Banker	Chairman & CEO Director	Chairman & CEO, Director Bank of Walker County	None	1.84%	None	None
Tony Sparks Jasper, AL USA	Banker	President Director	President, Director Bank of Walker County	None	0.78%	None	None
Richard "Mac" Mayers Jasper, AL USA	Accountant	Director	Director Bank of Walker County	Owner - Mayers & Co, PC. Midsouth Petro Corp Sipsey River Oil Partner - Titan Capital, LLC GM Properties, LLC	3.37%	None	100% Owner - Mayers & Co. PC Sipsey River Oil 63% Owner - Midsouth Petro Corp. 50% Partner - Titan Capital, LLC GM Properties, LLC
Ronald K. Harris Jasper, AL USA	Cross Country Moving & Storage	Director	Director Bank of Walker County	President of Delta Transfer	0.77%	None	None
Alan Berry Jasper, AL USA	Retired banker	Director	Director Bank of Walker County	None	1.18%	None	100% Owner - Real Estate Appraisal Services, Inc.
Phillip Laird Jasper, AL USA	Attorney	Director	Director Bank of Walker County	Owner - Laird & Robertson	1.10%	None	75% Owner - Laird & Robertson
Jim Woods Jasper, AL USA	Auto Sales	Director	Director Bank of Walker County	Owner - Jasper Auto Sales	0.59%	None	100% Owner - Jasper Auto Sales
Ron Harris Jasper, AL USA	Retired	Director	Director Bank of Walker County	None	2.34%	None	None
Walker Wilson Jasper, AL USA	Banker	Senior Vice President	Senior Vice President Secretary to BOD Bank of Walker County	None	0.03%	None	None
Debra Kay Sartain Jasper, AL USA	Banker	Chief Operating Officer	Chief Operating Officer Bank of Walker County	None	0.12%	None	None
Haig Wright Jasper, AL USA	Insurance Broker	Director	Director Bank of Walker County	None	0.03%	None	38% Owner - Byars Wright Insurance