

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 30, 2012

Month / Day / Year

I, Mark B. Wilson

Reporter's Name, Street, and Mailing Address
Relations Bancshares, Inc.

Name of the Bank Holding Company Director and Official

Legal Title of Bank Holding Company

CEO

P.O. Box 3107

Title of the Bank Holding Company Director and Official

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

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.

Jasper AL 35502
 City State Zip Code

607 Highway 78 East

Physical location (if different from mailing 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.

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 Bank Holding Company's web page

Signature of Bank Holding Company Director and Official

3/27/13
 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 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."

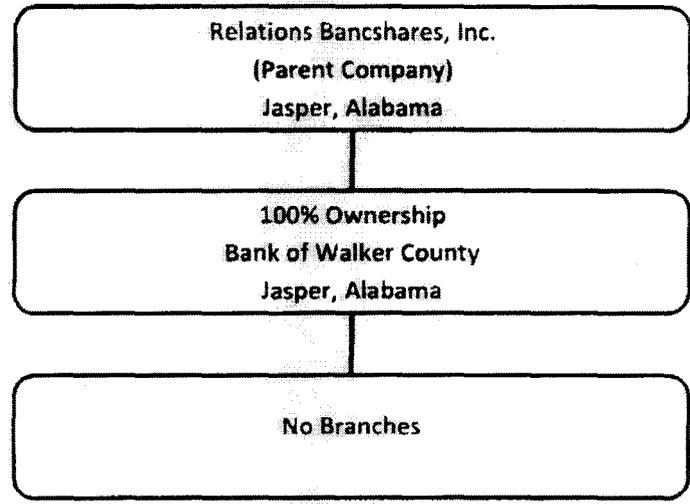
No

Revised 5-13-13

Form FR Y-6
Relations Bancshares, Inc.
Jasper, Alabama
Fiscal Year Ending December 31, 2012

Report Item:

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



*All Entities are Incorporated in Alabama

Form FR Y-6
Relations Bancshares, Inc.
Fiscal Year Ending December 31, 2012

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 12-31-2012

(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 12-31-2012

(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, 2012

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	1.83%	None	None
Tony Sparks Jasper, AL USA	Banker	President Director	President, Director Bank of Walker County	None	0.93%	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	1.84%	None	100% Owner - Mayers & Co. PC Sipsey River Oil 63% Owner - Midsouth Petro Corp. 50% Partner - Titan Capital, LLC GM Properties, LLC
C.B. Wilson Jasper, AL USA	Retired banker	Director	Director Bank of Walker County	None	1.20%	None	None
Alan Berry Jasper, AL USA	Retired banker	Director	Director Bank of Walker County	None	1.20%	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	2.35%	None	None
Walker Wilson Jasper, AL USA	Banker	Senior Vice President	Senior Vice President Secretary to the Board of Directors 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