

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Chad M. Thomas

Name of the Holding Company Director and Official  
CFO

**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.

Chad M. Thomas

**Signature of Holding Company Director and Official**

March 17, 2017

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 1135356

C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....	<input type="checkbox"/> 0=No
	<input checked="" type="checkbox"/> 1=Yes
In accordance with the General Instructions for this report (check only one),	
1. a letter justifying this request is being provided along with the report .....	<input type="checkbox"/>
2. a letter justifying this request has been provided separately.....	<input type="checkbox"/>
<b>NOTE:</b> Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."	

***FirstBanc of Alabama, Inc.***  
**P.O. DRAWER 797**  
**TALLADEGA, AL 35161**  
**(256) 362-2334**  
***Fiscal Year Ending December 31, 2015***

March 17, 2017

Federal Reserve Bank of Atlanta  
Attn: Financial Statistics and Structure Analysis Department  
1000 Peachtree Street, N.E.  
Atlanta, GA 30309

Report Item 1: Annual Reports to Shareholders -- The Bank holding company prepares an annual report for its shareholders. One copy is enclosed.

Report Item 2a: Organization Chart

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FirstBanc of Alabama, Inc.  
(LEI: N/A)  
120 East North Street  
Talladega, Alabama 35160

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First Bank of Alabama  
(LEI: N/A)  
120 East North Street  
Talladega, Alabama 35160  
100%

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All entities are incorporated in the State of Alabama in the United States of America

**Results:** A list of branches for your depository institution: **FIRST BANK OF ALABAMA (ID\_RSSD: 257233)**.

This depository institution is held by **FIRSTBANC OF ALABAMA, INC. (1135356)** of **TALLADEGA, AL**.

The data are as of **12/31/2016**. Data reflects information that was received and processed through **01/10/2017**.

**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 sales 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)	257233	FIRST BANK OF ALABAMA	120 EAST NORTH ST	TALLADEGA	AL	35160	TALLADEGA	UNITED STATES	1853	0	FIRST BANK OF ALABAMA	257233	
OK		Full Service	256731	LINCOLN BRANCH	47743 U S HIGHWAY 78	LINCOLN	AL	35096	TALLADEGA	UNITED STATES	194487	1	FIRST BANK OF ALABAMA	257233	
OK		Full Service	1216938	MUNFORD BRANCH	44388 AL HIGHWAY 21	MUNFORD	AL	36268	TALLADEGA	UNITED STATES	194488	2	FIRST BANK OF ALABAMA	257233	

Footnote 1: The FirstBanc of Alabama, Inc. has only one subsidiary bank and was incorporated on July 17, 1985.

Report Item 2b: Domestic Branch Listing

Verification of the domestic branch listing was e-mailed separately in an excel spreadsheet to [Structure1@atl.frb.org](mailto:Structure1@atl.frb.org) on March 17, 2017.

Report Item 3: Securities Holders

- (1)    A. William Larkin Coker,    Talladega, AL    USA  
      B. U.S.A.  
      C. 39,500 shares – 5.67% Common Capital
  
- (2)    None

Report Item 4: Insiders

1.    (1) William Larkin Coker,    Talladega, AL    USA  
      (2) Industrialist  
      (3) a. Chairman / Director  
            b. Chairman (First Bank of Alabama)  
            c. President - Alabama Bag Co.  
      (4) a. 5.67% Common Capital  
            b. None  
            c. Alabama Bag Co., -- 52% Common Capital
  
2.    (1) Allen C. Jacobs, Jr.,    Talladega, AL    USA  
      (2) Merchant  
      (3) a. Director  
            b. Director (First Bank of Alabama)  
            c. President - Brannon's Inc.  
      (4) a. 0.90% Common Capital  
            b. None  
            c. Brannon's Inc., -- 24% Common Capital
  
3.    (1) Andrew Brown, III,    Talladega, AL    USA  
      (2) Merchant  
      (3) a. Director  
            b. Director (First Bank of Alabama)  
            c. President – Brown Lumber and Building Supply  
      (4) a. 1.97% Common Capital

- b. None
  - c. Brown Lumber and Building Supply -- 90% Common Capital
- 4. (1) Julian M. King, Lincoln, AL USA  
(2) Circuit Judge  
(3) a. Director
  - b. Director (First Bank of Alabama)
  - c. None  
(4) a. 0.78% Common Capital
  - b. None
  - c. Tri B Associates, LLC - 25% Owner
- 5. (1) Tommy Spears, Talladega, AL USA  
(2) Pharmacist - Retired  
(3) a. Director
  - b. Director (First Bank of Alabama)
  - c. None  
(4) a. 0.86% Common Capital
  - b. None
  - c. None
- 6. (1) Richard F. Barber, Talladega, AL USA  
(2) Owner / Operator of Real Estate Holding Company  
(3) a. Director
  - b. Director (First Bank of Alabama)
  - c. Owner / President – Barber Properties  
(4) a. 3.99% Common Capital
  - b. None
  - c. Mini Storage, LLC – 100% Common Capital  
Woodland Hills, LLC – 100% Common Capital  
R. T. Barber Properties, LLC – 50% Common Capital  
Barber Properties – 50% Common Capital  
RBJR, LLC – 75% Common Capital
- 7. (1) Jonathan Chad Jones, Oxford, AL USA  
(2) Bank Officer  
(3) a. Director and President
  - b. Director, CEO and President (First Bank of Alabama)
  - c. None  
(4) a. 0.05% Common Capital
  - b. None
  - c. New Direction Development – 100% (Sole Proprietor)

8.
  - (1) Chad Miller Thomas, Talladega, AL USA
  - (2) Bank Officer
  - (3)
    - a. CFO
    - b. CFO and Senior Vice President (First Bank of Alabama)
    - c. None
  - (4)
    - a. 0.01% Common Capital
    - b. None
    - c. None