

As Revised 7-1-16



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.

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

December 31, 2015

Month / Day / Year

Not applicable

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

I. Clint Shepard

Name of the Holding Company Director and Official

Secretary and Director

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

OAK RIDGE BANCSHARES, INC.

Legal Title of Holding Company

P O BOX 130

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

OAK RIDGE LA 71264
City State Zip Code

105 NORTH OAK STREET, OAK RIDGE, LA

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

PAIGE OLIVER N/A
Name Title

318-244-6560

Area Code / Phone Number / Extension

318-244-5219

Area Code / FAX Number

paigeoliver@thebankofoakridge.com

E-mail Address

Not applicable

Address (URL) for the 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.

Clint Shepard
Signature of Holding Company Director and Official

Signature of Holding Company Director and Official

7/6/16
Date of Signature

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 1109900
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

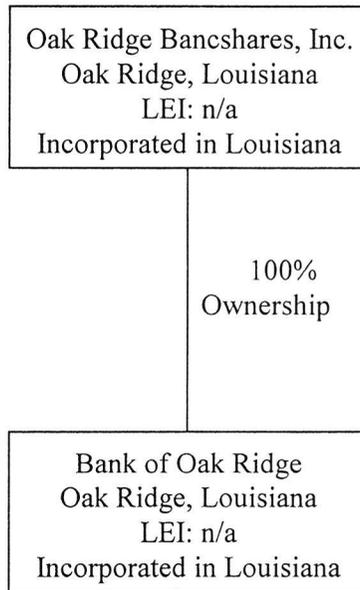
- Yes Please identify the report items to which this request applies:
 - In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 - The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
- No

A **AMENDED** **D**
JUL 13 2016

OAK RIDGE BANCSHARES, INC.

Report Item 2a

ORGANIZATIONAL CHART
DECEMBER 31, 2015



Results: A list of branches for your holding company: **OAK RIDGE BANCSHARES, INC. (1109900) of OAK RIDGE, LA.**
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

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.

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	12/31/2015	Full Service (Head Office)	687054	BANK OF OAK RIDGE	105 N. OAK	OAK RIDGE	LA	71264	MOREHOUSE	UNITED STATES	14890	0	BANK OF OAK RIDGE	687054	

**OAK RIDGE BANCSHARES, INC.
SHAREHOLDERS WITH 5% OR MORE OWNERSHIP
DECEMBER 31, 2015**

REPORT ITEM 3

1. As of Fiscal Year End

<u>Shareholder</u>	<u>Citizens</u>	<u>Shares Owned</u>	<u>Percentage</u>
Virginia S. Barr Oak Ridge, Louisiana USA	USA	2,713	6.98
T. W. Barham Oak Ridge, Louisiana USA	USA	1,988	5.12
Clint Shepard Oak Ridge, Louisiana USA	USA	3,361	8.65

2. During Fiscal Year

Not applicable

**OAK RIDGE BANCSHARES, INC.
 DOMESTIC BRANCH LISTING
 DECEMBER 31, 2015**

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Clint Shepard, II Oak Ridge, LA Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director, Secretary	8.65
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u>		
	Shepard Planting Co. (Indirect ownership through Yellow Rose Farms, LLC)	Partner	35
	Oak Ridge Agricultural Corp.	Director	-
	Double S Investments, LLC	Partner	55
	Yellow Rose Farms, LLC	Owner	100
	MS Trucking LLC (Indirect ownership through Double S Investments, LLC)	Partner	55

AMENDED
AUG 04 2016

OAK RIDGE BANCSHARES, INC.
DOMESTIC BRANCH LISTING
DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
G. L. Shepard Oak Ridge, LA Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	3.81
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> G. L. Shepard, Inc.	President	100
	Oak Ridge Agriculture, Corp.	Vice-President	-

AMENDED
AUG 04 2016

OAK RIDGE BANCSHARES, INC.
DOMESTIC BRANCH LISTING
DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
F. Earl Hogan Oak Ridge, LA Farmer, retired	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	3.29
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> Oak Ridge Agricultural Corp.	Director	-
	Hogan Farms	Owner	100

AMENDED
AUG 04 2016

**OAK RIDGE BANCSHARES, INC.
 DOMESTIC BRANCH LISTING
 DECEMBER 31, 2015**

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
T. W. Barham Oak Ridge, LA Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	5.12
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> Larkin Farms	Co-owner	50
	Stevenson Cotton Gin	Director	-
	Larkin Plant Farms	Member	50
	T W Barham Farm, LLC	Owner	100
	Standard Grain, LLC	Co-owner	50
	T W Barham LLP	Member	-
	T W Barham LLC	Owner	100

OAK RIDGE BANCSHARES, INC.
 DOMESTIC BRANCH LISTING
 DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
E.H. Allen Oak Ridge, LA Banker, retired	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director, President	4.97
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business</u> None	n/a	-

AMENDED
AUG 04 2016

OAK RIDGE BANCSHARES, INC.
DOMESTIC BRANCH LISTING
DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Virginia S. Barr Oak Ridge, LA Farmer, retired	<u>BHC</u> Oak Ridge Bancshares, Inc.	Principal Shareholder	6.98*
	<u>Each Subsidiary</u> Bank of Oak Ridge	N/A	-
	<u>Each Other Business Co.</u> VSB Farms	Principal owner	100
*Family Relationship Clint Shepard II			

AMENDED
AUG 04 2016

OAK RIDGE BANCSHARES, INC.
DOMESTIC BRANCH LISTING
DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Gerald McLendon Oak Ridge, LA Retired Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	1.29
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> None	n/a	-

AMENDED
A AUG 04 2016 **D**

OAK RIDGE BANCSHARES, INC.
 DOMESTIC BRANCH LISTING
 DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Henry E. Stevenson, Jr. Oak Ridge, LA Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	2.33
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> Barham Stevenson	Owner	31
	Cooper Ranch	Owner/President	54
	Moss Brake Farms	Owner/Manager	55
	Stevenson Gin	President	-

AMENDED
A AUG 04 2016 **D**

OAK RIDGE BANCSHARES, INC.
 DOMESTIC BRANCH LISTING
 DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Anderson W. Barham Oak Ridge, LA Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	2.78
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> Oak Ridge Offices, Inc.	Owner	100
	Barham, Inc.	Member, shareholder	-
	West, Inc.	President	-
	Westfield Planting Co. II	Owner	100
	Summitt Partnership	Co-owner	33
	Oak Ridge Agricultural Corp.	Co-owner	-
	Holmes Gin	Secretary	-
	Staplcotn	Board member	-

AMENDED
AUG 04 2016

**OAK RIDGE BANCSHARES, INC.
 DOMESTIC BRANCH LISTING
 DECEMBER 31, 2015**

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Robert Berry Barham Oak Ridge, LA Farmer	Oak Ridge Bancshares, Inc.	Director	0.36
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> New Ingleside Farming Co. II	Partner	50
	RBB Farms, LLC	Member	100
	Standard Grain, LLC	Member	50
	Knob Creek Aviation, LLC	Member	50
	Barham Bros. Inc.	Member	-

AMENDED
A AUG 04 2016 **D**

OAK RIDGE BANCSHARES, INC.
DOMESTIC BRANCH LISTING
DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Daniel C. Barr II Oak Ridge, LA Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	1.07
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> Dan Barr Farms II	President/Owner	100

AMENDED
AUG 04 2016

OAK RIDGE BANCSHARES, INC.
DOMESTIC BRANCH LISTING
DECEMBER 31, 2015

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Mary B. Johnson Rayville, LA Registered Nurse Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	-
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> Larkin Plantation Farms	Partner	-

AMENDED
AUG 04 2016

**OAK RIDGE BANCSHARES, INC.
 DOMESTIC BRANCH LISTING
 DECEMBER 31, 2015**

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Zoe P. Meeks Rayville, LA Accountant	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	1.29
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> Pipes Farm, Inc.	Secretary	25
	Pipes Partnership	General Partner	25
	Pipes Farming Co.	General Partner	25
	Oak Ridge Agriculture Inc.	Director	-
	Zoe P. Meeks, APAC	President	100
	Sport City, Inc.	Secretary	50
	Plex Fitness, Inc.	Secretary	50

AMENDED
AUG 04 2016

**OAK RIDGE BANCSHARES, INC.
 DOMESTIC BRANCH LISTING
 DECEMBER 31, 2015**

Report Item 4

Director, Principals, Officers – Name, Address, & Principal Occupation	Organization	Title Position	Percentage of Shares Owned, Controlled, or Held With Power to Vote
Thomas E. Allen Oak Ridge, LA Lawyer Farmer	<u>BHC</u> Oak Ridge Bancshares, Inc.	Director	2.27
	<u>Each Subsidiary</u> Bank of Oak Ridge	Director	-
	<u>Each Other Business Co.</u> Cotton, Bolton, Hoychick & Doughty	Partner	25
	Prairie Jefferson Farms, Inc.	President	26
	Pipes Planting Co, Inc.	Vice President	-
	Thomas Eugene Barham, Inc.	Vice President	-
	Bantam Land Co., LLC	Manager	50