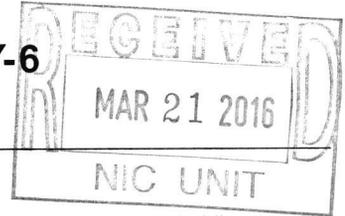


Board of Governors of the Federal Reserve System



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, Shannon W Lockard  
 Name of the Holding Company Director and Official  
President and Director  
 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]  
 Signature of Holding Company Director and Official  
3/17/16  
 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 2757111  
 C.I. \_\_\_\_\_

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  
Capital Bancorp, Inc.  
 Legal Title of Holding Company  
311 Broadway St  
 (Mailing Address of the Holding Company) Street / P.O. Box  
Delhi LA 71232  
 City State Zip Code  
 same  
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Nancy Hill Cashier  
 Name Title  
318-878-2274  
 Area Code / Phone Number / Extension  
318-878-9889  
 Area Code / FAX Number  
nhill@comcapbank.com  
 E-mail Address  
None  
 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."

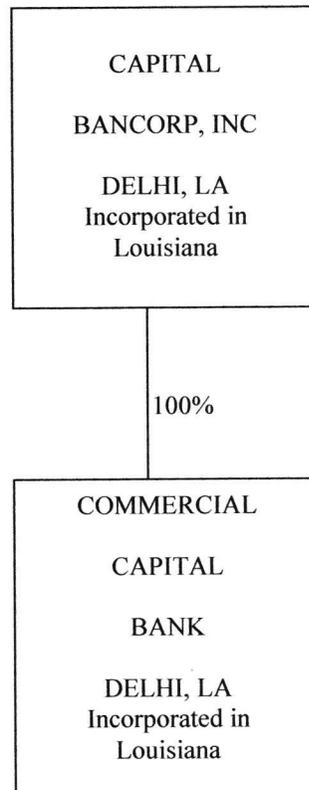
No

FORM FR Y-6

CAPITAL BANCORP, INC.  
311 BROADWAY  
DELHI, LA 71232  
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item

1. The Bank Holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the responsible Reserve Bank, two copies will be sent as soon as practicable.
- 2a. Organizational chart



No entity has a LEI.

2b: Domestic branch listing provided to the Federal Reserve Bank. Submitted 2/19/2016.

**Results:** A list of branches for your depository institution: **COMMERCIAL CAPITAL BANK (ID\_RSSD: 2756730)**. This depository institution is held by **CAPITAL BANCORP, INC. (2757111)** of **DELHI, 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.

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	2/19/2016	Full Service (Head Office)	2756730	COMMERCIAL CAPITAL BANK	311 BROADWAY	DELHI	LA	71232	RICHLAND	UNITED STATES	61558	0	COMMERCIAL CAPITAL BANK	2756730	
OK	2/19/2016	Full Service	4928072	BASTROP BRANCH	2126 EAST MADISON AVENUE	BASTROP	LA	71220	MOREHOUSE	UNITED STATES	Not Required	Not Required	COMMERCIAL CAPITAL BANK	2756730	

FORM FR Y-6  
CAPITAL BANCORP INC.  
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 3 Shareholders  
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more power to vote as of 12-31-15

Name, address (City, State, Country)	County of Citizenship	Number and Percentage of each class of voting securities
Marilyn V. Loftin Delhi, LA 71232	USA	37490 Shares 12.23%
Lawrence W. Pickett, Jr. Delhi, LA 71232	USA	52602 Shares 17.16%
Wilfred Bruce McEacharn Delhi, LA 71232	USA	29852 Shares 9.74%
Larry Gene Tubbs Bastrop, LA 71220	USA	29524 Shares 9.63%
Jerry G Ezell Delhi, LA 71232	USA	25341 Shares 8.27%
Charles A Black Delhi, LA 71232	USA	18507 Shares 6.04%
Report Item 3 - (2)	None	

FR Y-6  
Capital Bancorp Inc  
Fiscal Year Ending December 31, 2015

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

Name & Address (City, State, Country)	Principal Occupation	Title & Position with BHC	Title & Position with Subsidiaries	Title and Position with Other Business	Percentage of Voting Shares in BHC	Percentage of Voting Shares in Subsidiaries	Other companies if 25% or more of voting securities held
Lawrence W. Pickett, Jr. Delhi, LA	CPA	Chairman and Director	Chairman and Director	President - Wil Mar Land Inc Director - PRM Inc Manager - Colonial Manor Nursing Home Member - Macon Ridge Properties Member - Goosehollow LLC Manager - Pickett & Bradley Partnership President - Bethesda Health Services Member - Alpha Holdings LLC Director - Fairytale Beginnings Inc President - Deerfield Nursing & Rehab Member - Macon Ridge Pharmco LLC Member - Delhi Office Building LLC Member - LA Main Street Prop. LLC Member - Poverty Point Group LLC Director/Manager - Lawrence W Pickett CPA Member - ShadowRack Hunting Club LLC Member - WAP Timber LLC Member - Carnival Condo, LLC	17.16%	None	Wil Mar Land Inc. 51% PRM Inc 50% Colonial Manor Nursing Home 51% Macon Ridge Properties LLC 51% Goosehollow LLC 50% Pickett & Bradley Partnership 50% Bethesda Health Services 100% Alpha Holdings LLC 100% Fairytale Beginnings Inc 50% Deerfield Nursing & Rehab LLC 50% Macon Ridge Pharmco, LLC 50% Delhi Office Building LLC 50% LA Main Street Properties LLC 50% Poverty Point Group LLC 50% Lawrence W Pickett CPA 100% ShadowRack Hunting Club LLC 331/3% WAP Timber LLC 33 1/3% Carnival Condo, LLC 99.8%
Jerry G. Ezell Delhi, LA	Dentist	Secretary and Director	Secretary and Director	Partner - Delhi Dental Clinic Manager - Betty O Graves FLP Member - Jerry G Ezell LLC Member - Black Bear LLC	8.27%	None	Dehi Dental Clinic 50% Betty O. Graves FLP 100% Jerry G Ezell LLC 50% Black Bear LLC 25%
Joe David Jones Lake Charles, LA	Insurance Agent	Director	Director	President - Delhi Insurance Corp	2.22%	None	Delhi Insurance Corporation 100%
Marilyn V Loftin Delhi, LA	Farming	Director	Director	Member - Black & Loftin Member - Stump Bayou LLC Director - Bear Hole Inc Member - Marbill LLC Member - Gray Buck LLC	12.23%	None	Black & Loftin 50% Stump Bayou LLC 50% Bear Hole Inc 30% Marbill LLC 50% Gray Buck LLC 50%
Wilfred Bruce McEacham Delhi, LA	Pharmacist	Director	Director	Partner - McEacham Bldgs Member - Black Bear LLC Manager - Bruce McEacham Tree Farm Manager - Bruce McEacham Farms Partner - Hidden Cove Apartments Partner - Oxford, MS Duplex's	9.74%	None	McEacham Bldgs 25% Black Bear 25% Bruce McEacham Tree Farm 100% Bruce McEacham Farms 100% Hidden Cove Apartments 50% Oxford,MS Duplex's 50%
Shelton T. Parker Delhi, LA	Heavy Equipment Manger	Director	Director	Agent - Beulah Land Farm Manager - Parker Ditching Contractors	2.40%	None	Beulah Land Farm 50% Parker Ditching Contractors 100%

**AMENDED**  
AUG 02 2016

FR Y-6  
Capital Bancorp Inc  
Fiscal Year Ending December 31, 2015

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

Name & Address (City, State, Country)	Principal Occupation	Title & Position with BHC	Title & Position with Subsidiaries	Title and Position with Other Business	Percentage of Voting Shares in BHC	Percentage of Voting Shares in Subsidiaries	Other companies if 25% or more of voting securities held
Larry G. Tubbs Bastrop, LA	Retired Farmer	Director	Director	Retired Manager - Larry Tubbs Farms	9.63%	None	Larry Tubbs Farms 100%
Philip F. Stafford Delhi, LA	Retired Banker	Director	Director	None	1.33%	None	None
Shannon Lockard Winnsboro, LA	Banker	Director President	Director President/CEO	Manager - Bo-Shan Investments LLC Partner - Deere Creek Place Manager - SWL Investments, LLC	1.70%	None	Bo-Shan Investments LLC 50% Deere Creek Place 100% SWL Investments, LLC 50%

**AMENDED**  
AUG 02 2016

**CAPITAL BANCORP, INC.  
DELHI, LOUISIANA**

**FINANCIAL STATEMENTS  
(PARENT ONLY)  
DECEMBER 31, 2015 AND 2014  
AND  
INDEPENDENT AUDITOR'S REPORT**

**CAPITAL BANCORP, INC.  
DELHI, LOUISIANA**

**C O N T E N T S**

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<b>FINANCIAL STATEMENTS</b>	
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Statements of income	3
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Statements of cash flows	5
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# GARDNER, LANGSTON AND BRYAN

CERTIFIED PUBLIC ACCOUNTANTS

2120 FORSYTHE AVENUE

P.O. BOX 4550

MONROE, LOUISIANA 71211-4550

[www.monroecpas.com](http://www.monroecpas.com)

C. DENNIS GARDNER, CPA

(A Professional Corporation)

TIMMY R. LANGSTON, CPA

(A Professional Corporation)

RUSSELL B. BRYAN, CPA

(A Professional Corporation)

Telephone  
(318) 323-4481

Facsimile  
(318) 323-2188

## INDEPENDENT AUDITOR'S REPORT

**Board of Directors  
Capital Bancorp, Inc.  
Delhi, Louisiana**

We have audited the accompanying financial statements of Capital Bancorp, Inc. (Parent Only) (A Louisiana Corporation) which comprise the balance sheets as of December 31, 2015 and 2014, and the related statements of income, changes in stockholders' equity, and cash flows for the years then ended, and related notes to the financial statements.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the financial reporting provisions of regulatory agencies. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## **Opinion**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Capital Bancorp, Inc. (Parent Only) as of December 31, 2015 and 2014, and the results of its operations and its cash flows for the years then ended in accordance with the financial reporting provisions as described in the notes to the financial statements.

## **Basis of Accounting**

We draw attention to notes to the financial statements, which describes the basis of accounting. The financial statements are prepared on the equity basis of the financial reporting, which is basis of accounting other than accounting principles generally accepted in the United States of America, to comply with the requirements of regulatory agencies. Our opinion is not modified with respect to that matter.

## **Restriction on Use**

This report is intended solely for the information and use of the management of Capital Bancorp, Inc. and its regulatory agencies and is not intended to be and should not be used by anyone other than those specified parties.



Gardner, Langston, & Bryan, CPAs  
Monroe, Louisiana  
February 1, 2016

**CAPITAL BANCORP, INC.**  
**(Parent Only)**

**BALANCE SHEETS**  
**DECEMBER 31, 2015 AND 2014**

	2015	2014
<b>ASSETS</b>		
Cash in bank	\$ 11,383	\$ 1,137
Time deposit	1,232	1,226
Investment in subsidiary bank - at equity	9,858,691	9,117,294
Total Assets	\$ 9,871,306	\$ 9,119,657
<b>LIABILITIES</b>	\$ 0	\$ 0
<b>STOCKHOLDERS' EQUITY</b>		
Common stock - 1,000,000 shares authorized; 306,467 shares and 316,591 shares issued; 306,467 shares and 306,168 shares outstanding, 2015 and 2014, respectively	\$ 4,836,648	\$ 316,596
Paid-In capital	0	4,719,288
Retained earnings	5,034,658	4,292,002
	\$ 9,871,306	\$ 9,327,886
Less: Treasury stock 0 and 10,428 shares at cost	0	(208,229)
	\$ 9,871,306	\$ 9,119,657
Total Liabilities and Stockholders' Equity	\$ 9,871,306	\$ 9,119,657

The accompanying Notes to Financial Statements are an integral part of this statement.

**CAPITAL BANCORP, INC.**  
**(Parent Only)**

**STATEMENTS OF INCOME**  
**YEARS ENDED DECEMBER 31, 2015 AND 2014**

	<u>2015</u>	<u>2014</u>
<b>OPERATING INCOME</b>		
Dividend from Subsidiary	\$ 1,221,351	\$ 1,052,539
Interest Income	<u>62</u>	<u>181</u>
	<u>\$ 1,221,413</u>	<u>\$ 1,052,720</u>
<b>OPERATING EXPENSES</b>		
General and Administrative	<u>\$ 18,803</u>	<u>\$ 29,308</u>
<b>INCOME (LOSS) BEFORE INCOME TAX AND EQUITY IN UNDISTRIBUTED EARNINGS (LOSS) OF SUBSIDIARY</b>	<u>\$ 1,202,610</u>	<u>\$ 1,023,412</u>
<b>INCOME TAX BENEFIT (EXPENSE)</b>	<u>0</u>	<u>0</u>
<b>INCOME (LOSS) BEFORE EQUITY IN UNDISTRIBUTED EARNINGS (LOSS) OF SUBSIDIARY</b>	<u>\$ 1,202,610</u>	<u>\$ 1,023,412</u>
<b>UNDISTRIBUTED EARNINGS (LOSS) OF SUBSIDIARY</b>	<u>741,397</u>	<u>760,582</u>
<b>NET INCOME (LOSS)</b>	<u><u>\$ 1,944,007</u></u>	<u><u>\$ 1,783,994</u></u>
<b>NET INCOME (LOSS) PER SHARE - WEIGHTED AVERAGE</b>	\$ 6.34	\$ 5.85
<b>WEIGHTED AVERAGE - COMMON SHARES OUTSTANDING</b>	306,471	305,066

The accompanying Notes to Financial Statements  
are an integral part of this statement.

**CAPITAL BANCORP, INC.**  
**(Parent Only)**

**CHANGES IN STOCKHOLDERS' EQUITY**  
**YEARS ENDED DECEMBER 31, 2015 AND 2014**

	<u>Capital Stock</u>	<u>Paid-in Capital</u>	<u>Retained Earnings</u>	<u>Treasury Stock</u>
Balance at January 1, 2014	\$ 300,155	\$ 4,242,499	\$ 3,527,547	\$ (188,160)
Net income			1,783,994	
Shareholder distributions			(1,019,539)	
Sale of stock	16,441	476,789		
Purchase of treasury stock				(20,069)
Balance at December 31, 2014	\$ 316,596	\$ 4,719,288	\$ 4,292,002	\$ (208,229)
Reclassification of treasury stock	4,511,059	(4,719,288)		(208,229)
Net income			1,944,007	
Shareholder distributions			(1,201,351)	
Sale of stock	15,000			
Purchase of stock	(6,007)			
Balance at December 31, 2015	<u>\$ 4,836,648</u>	<u>\$ 0</u>	<u>\$ 5,034,658</u>	<u>\$ 0</u>

The accompanying Notes to Financial Statements  
are an integral part of this statement.

**CAPITAL BANCORP, INC.**  
**(Parent Only)**

**STATEMENTS OF CASH FLOWS**  
**YEARS ENDED DECEMBER 31, 2015 AND 2014**

	<u>2015</u>	<u>2014</u>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Net profit	\$ 1,944,007	\$ 1,783,994
Adjustments to reconcile net loss to net cash consumed by operations		
Undistributed (Profit) loss of subsidiary	<u>(741,397)</u>	<u>(760,582)</u>
<b>NET CASH PROVIDED (CONSUMED) BY OPERATING ACTIVITIES</b>	<u>\$ 1,202,610</u>	<u>\$ 1,023,412</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Investment in Bank subsidiary	<u>\$ 0</u>	<u>\$ (493,230)</u>
<b>NET CASH PROVIDED (CONSUMED) BY INVESTING ACTIVITIES</b>	<u>\$ 0</u>	<u>\$ (493,230)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Purchase of stock	\$ (6,007)	\$ (20,069)
Distribution to shareholders	(1,201,351)	(1,019,539)
Sale of stock	<u>15,000</u>	<u>493,230</u>
<b>NET CASH PROVIDED BY FINANCING ACTIVITIES</b>	<u>\$ (1,192,358)</u>	<u>\$ (546,378)</u>
<b>INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	\$ 10,252	\$ (16,196)
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>	<u>2,363</u>	<u>18,559</u>
<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	<u><u>\$ 12,615</u></u>	<u><u>\$ 2,363</u></u>

The accompanying Notes to Financial Statements are an integral part of this statement.

**CAPITAL BANCORP, INC.  
(Parent Only)**

**NOTES TO FINANCIAL STATEMENTS**

**SIGNIFICANT ACCOUNTING POLICIES**

Capital Bancorp, Inc. is a one bank holding company which owns 100% of the outstanding stock in Commercial Capital Bank. The investment in subsidiary is reported in these financial statements using the equity basis of accounting. Accounting principles generally accepted in the United States of America require that the Company's financial statements be prepared on the consolidated basis of accounting, therefore, all intercompany balances and transactions would have been eliminated. The cash balance reported in the financial statements were on deposit with the Company's subsidiary.

The financial statements are prepared solely for reporting to regulatory institutions and should not be used for any other purpose.

The Company also issues consolidated financial statements which are in conformity with generally accepted accounting principles.

Cash and cash equivalents include the cash balance on deposit with the Company's subsidiary.