Board of Governors of the Federal Reserve System

Annual Report of Holding Companies—FR Y-6

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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, Richard Kent Hale
Name of the Holding Company Director and Official

Pres/ 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

03/24/2016
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 3203138
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year

NONE
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Grant Bancshares, Inc.
Legal Title of Holding Company

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

Natchitoches	LA	71457
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mark Lipa	CFO
Name	Title

318-238-6884 Ext 1521
Area Code / Phone Number / Extension

318-352-3066
Area Code / FAX Number

mlipa@bankmontgomery.com
E-mail Address

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

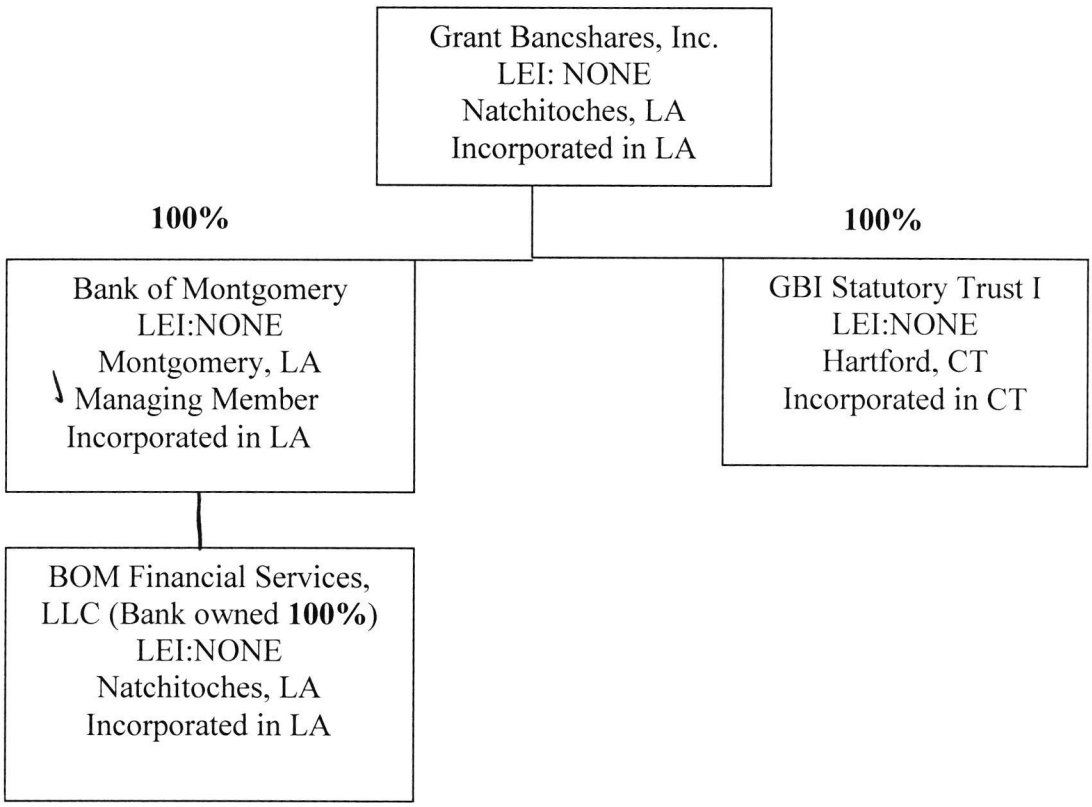
Form FR Y-6

Grant Bancshares, Inc.
Natchitoches, LA
Fiscal Year Ending December 31, 2015

Report Item

1: The BHC does not prepare an annual report for its shareholders.

2a: Organization Chart
2b: Domestic Branch Listing-Sent by email.



Results: A list of branches for your holding company: GRANT BANCSHARES, INC. (3203138) of NATCHITOCHES, 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		Full Service (Head Office)	684455	BANK OF MONTGOMERY	1000 CADDO STREET	MONTGOMERY	LA	71454	GRANT	UNITED STATES	898	0	BANK OF MONTGOMERY	684455	
OK		Full Service	2461735	CANE RIVER BRANCH	14256 HIGHWAY 1	CLOUTIERVILLE	LA	71416	NATCHITOCHES	UNITED STATES	189422	1	BANK OF MONTGOMERY	684455	
OK		Full Service	4655529	MANY BRANCH	603 HIGHWAY 171 BYPASS	MANY	LA	71449	SABINE	UNITED STATES	Not Required	Not Required	BANK OF MONTGOMERY	684455	
OK		Full Service	3483396	NATCHITOCHES BRANCH	952 KEYSER AVENUE	NATCHITOCHES	LA	71457	NATCHITOCHES	UNITED STATES	358951	2	BANK OF MONTGOMERY	684455	
OK		Full Service	4443409	UNIVERSITY BRANCH	4157 UNIVERSITY PARKWAY	NATCHITOCHES	LA	71457	NATCHITOCHES	UNITED STATES	531801	5	BANK OF MONTGOMERY	684455	
OK		Full Service	3483387	WASHINGTON SQUARE BRANCH	814 WASHINGTON STREET	NATCHITOCHES	LA	71457	NATCHITOCHES	UNITED STATES	460553	4	BANK OF MONTGOMERY	684455	

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Report Item 3: Shareholders
(1)(a) (1)(b) (1)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15		
(1)(a) Name & Address	**(1)(b) Country of Citizenship**	**(1)(c) Number and Percentage of Each Class of Voting Securities**
Richard K. Hale Natchitoches, LA	USA	2311.33 - 42.99% Common Stock *
William Tyler Murchison Natchitoches, LA	USA	289.5 – 5.39% Common Stock
Randell Fletcher Colfax, LA	USA	405 - 7.53% Common Stock
John M Wardlow Colfax, La.	USA	360 - 6.70% Common Stock
Kay Foshee Natchitoches, LA	USA	440 - 8.18% Common Stock

* 1916.33 shares owned by Richard K. Hale & 395 shares owned by Richard Kent Hale Trust.

Item 3(2)

Mary W. Wright Alexandria, LA	USA	200 - 3.72% Common Stock **
Walker Wright Colfax, LA	USA	234 - 4.35% Common Stock

** 200 shares owned by Mary W. Wright Trust.

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Report Item 4: Directors and Officers

December 31, 2015

(1) Name & Address	(2) Principal Occupation	(3)(a) Title & Position with BHC	(3)(b) Title & Position with Sub.	(3)(c) Title & Position with other Business	(4)(a) % of Voting Shares BHC	(4)(b) % of voting shares in Sub	(4)(c)List names of other companies
Richard Kent Hale	N/A	Director & President/CEO	President/CEO	N/A	42.99%	None	N/A
Natchitoches, LA			Bank of Montgomery				
Randell Fletcher	Retired	Director	Chairman of the Board	N/A	7.53%	None	N/A
Colfax, LA			Bank of Montgomery				
Kay Foshee	Farmer	Director	Director	Owner-Foshee Fish Farm	8.18%	None	100%
Natchitoches, LA			Bank of Montgomery				
John Brittain	Attorney	Director/Secretary	Director	Owner-Brittain Law Firm	0.56%	None	100%
Natchitoches, LA			Bank of Montgomery				
James Snyder	Business Manager	Director	Director	Bus Manager at Calvary Bap Church	1.10%	None	N/A
Alexandria, LA			Bank of Montgomery				
Tyler Murchison	N/A	Director	SR VP	N/A	5.39%	None	N/A
Natchitoches, LA			Bank of Montgomery				
Jim Gibson	Retired	Director	Retired	N/A	0.00%	None	N/A
Natchitoches, LA							
Ronald Roy	N/A	Director	SR VP	N/A	0.00%	None	N/A
Natchitoches, LA			Bank of Montgomery				
Henry Rachal	N/A	Director	SR VP	N/A	2.03%	None	N/A
Cloutierville, LA			Bank of Montgomery				
Greg Brian	Physician	Director	Director	Owner-Brian Clinic	3.01%	None	100%
Montgomery, LA			Bank of Montgomery				
Roger Cunningham	CPA	Director	Director	Owner- Johnson, Thomas, & Cunningham CPAs	0.93%	None	33%
Natchitoches, LA			Bank of Montgomery				