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Approval expires December 31, 2015
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Board of Governors of the Federal Reserve System

MAR 31 2014



Annual Report of Holding Companies — FR Y-6 **FEDERAL RESERVE BANK RICHMOND**

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, 2013

Month / Day / Year

I, **Ronald O. Black**

Reporter's Name, Street, and Mailing Address

Oak Ridge Financial Services, Inc.

Name of the Holding Company Director and Official

Legal Title of Holding Company

President and Chief Executive Officer

PO Box 2

Title of the Holding Company Director and Official

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

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.

Oak Ridge NC 27310

City State Zip Code

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.

8050 Fogleman Road, Oak Ridge, NC 27310

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Thomas W. Wayne

Chief Financial Officer

Name

Title

336-662-4815

Area Code / Phone Number / Extension

336-644-6644

Area Code / FAX Number

twayne@bankfoakridge.com

E-mail Address

Signature of Holding Company Director and Official

03/28/2014

Address (URL) for the Holding Company's web page

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

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

For Federal Reserve Bank Use Only

RSSD ID **3587427**
C.I. _____

Form FR Y-6

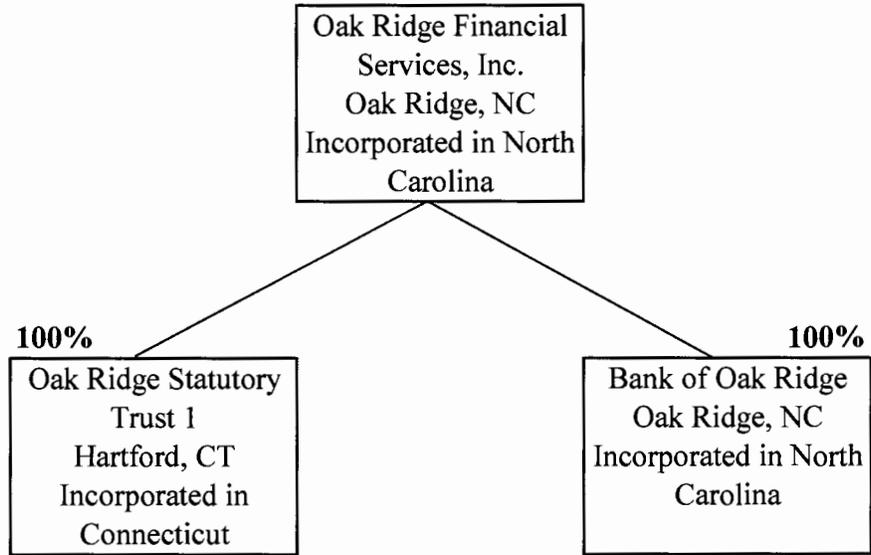
Oak Ridge Financial Services, Inc.
Oak Ridge, North Carolina
Fiscal Year Ending December 31, 2013

Report Item 1

The bank holding company deregistered from the SEC on November 8, 2013 and no longer prepares a full 10-K. The annual report sent to shareholders now consists of audited financial statements. Two copies of the audited financial statements as of December 31, 2013 and 2012 and the Years then ended are attached as Exhibit A.

Form FR Y-6
Oak Ridge Financial Services, Inc.
Oak Ridge, North Carolina
Fiscal Year Ending December 31, 2013

Report Item 2a
2: Organizational Chart



Date 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
		Full Service (Head Office)	2903123	BANK OF OAK RIDGE	2211 OAK RIDGE ROAD	OAK RIDGE	NC	27310	GUILFORD	UNITED STATES	78827	0	BANK OF OAK RIDGE	2903123	
Close	6/21/2013	Full Service	3678781	IRVING PARK BRANCH	2102 N ELM STREET SUITE C	GREENSBORO	NC	27408	GUILFORD	UNITED STATES	452372	3	BANK OF OAK RIDGE	2903123	
		Full Service	3924965	LAKE JEANETTE BRANCH	400 PISGAH CHURCH ROAD	GREENSBORO	NC	27455	GUILFORD	UNITED STATES	470813	4	BANK OF OAK RIDGE	2903123	
		Full Service	3382882	NEW GARDEN CROSSING SHOPPING CENTER BRANCH	1597 NEW GARDEN ROAD	GREENSBORO	NC	27410	GUILFORD	UNITED STATES	444148	2	BANK OF OAK RIDGE	2903123	
		Full Service	3304679	SUMMERFIELD BRANCH	4431 HIGHWAY 220 NORTH	SUMMERFIELD	NC	27358	GUILFORD	UNITED STATES	424743	1	BANK OF OAK RIDGE	2903123	

Form FR Y-6
 Oak Ridge Financial Services, Inc.
 Oak Ridge, North Carolina
 Fiscal Year Ending December 31, 2013

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2012			Shareholders not listed in 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2012		
(1)(a) Name & Address (City, State, Country) or Incorporation	(1)(b) Country of Citizenship	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country) or Incorporation	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
N/A - no insiders have 5% or more power to vote. Since Oak Ridge Financial Services, Inc. deregistered from the SEC on November 8, 2013, it no longer has the ability to know shareholders in street name with holdings of 5% or more with power to vote as of 12-31-13.			N/A - no insiders have 5% or more power to vote. Since Oak Ridge Financial Services, Inc. deregistered from the SEC on November 8, 2013, it no longer has the ability to know shareholders in street name with holdings of 5% or more with power to vote as of 12-31-13.		

Form FR Y-6
Oak Ridge Financial Services, Inc.
Oak Ridge, North Carolina
Fiscal Year Ending December 31, 2013

Report Item 4

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with 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% or more of securities are held (List names and percentage of voting securities held)	(4)(a) Percentage of Voting Shares in Bank Holding Company
Ronald O. Black, Oak Ridge, NC, USA	N/A	Director, President & Chief Executive Officer	Director, President & Chief Executive Officer (Bank of Oak Ridge)	N/A	4.35%	None	N/A	4.35%
Douglas G. Boike, Oak Ridge, NC, USA		Director & Chairman	Director & Chairman (Bank of Oak Ridge)	President (Triad Consulting, Inc.)	3.20%	None	Triad Consulting, Inc. (100%)	3.20%
L. William Vasaly, III, Clemmons, NC, USA	N/A	Chief Credit Officer	Chief Credit Officer (Bank of Oak Ridge)	N/A	1.37%	None	N/A	1.37%
Thomas W. Wayne, Greensboro, NC, USA	N/A	Chief Financial Officer	Chief Financial Officer (Bank of Oak Ridge)	N/A	2.55%	None	N/A	2.55%
Lynda J. Anderson, Oak Ridge, NC, USA	N/A	Director	Director	Realtor (Triad Real Estate Today)	1.09%	None	N/A	1.09%
James W. Hall, Summerfield, NC, USA	N/A	Director	Director	President (Streetcars Carwash)	1.99%	None	Streetcars Carwash (100%)	1.99%
Billy R. Kanoy, Oak Ridge, NC, USA	N/A	Director	Director	President (Kanoy Grading and Landscaping, Inc.)	1.65%	None	Kanoy Grading and Landscaping, Inc. (100%)	1.65%
Stephen S. Neal, Summerfield, NC, USA	N/A	Director	Director	President, Summerfield Feed and Seed	1.55%	None	Summerfield Feed and Seed (100%)	1.55%
Stanley N. Tennant, Greensboro, NC, USA	N/A	Director	Director	Retired	1.57%	None	N/A	1.57%
John S. Olmsted, Summerfield, NC, USA	N/A	Director	Director	Retired	3.36%	None	N/A	3.36%
Manuel L. Perkins, Greensboro, NC, USA (retired from Board on 12/31/13)	N/A	Director	Director	Manager (MLP Construction Co., LLC)	1.58%	None	MLP Construction Co., LLC (100%)	1.58%