

JUL 25 2017

Board of Governors of the Federal Reserve System



FRB RICHMOND

Annual Report of Holding Companies—FR Y-6

COPY

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.

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

December 31, 2016

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, Thomas W. Wayne

Name of the Holding Company Director and Official

President and Chief Financial Officer

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.

Oak Ridge Financial Services, Inc.

Legal Title of Holding Company

PO Box 2

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

Oak Ridge NC 27310

City State Zip Code

8050 Fogleman Road, Oak Ridge, NC 27310

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Thomas W. Wayne President and Chief Financial

Name Title

336-662-4815

Area Code / Phone Number / Extension

336-644-6644

Area Code / FAX Number

twayne@bankofoakridge.com

E-mail Address

www.bankofoakridge.com

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

Signature of Holding Company Director and Official

03/30/2017

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 3587427
C.I.

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

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

2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>
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Form FR Y-6

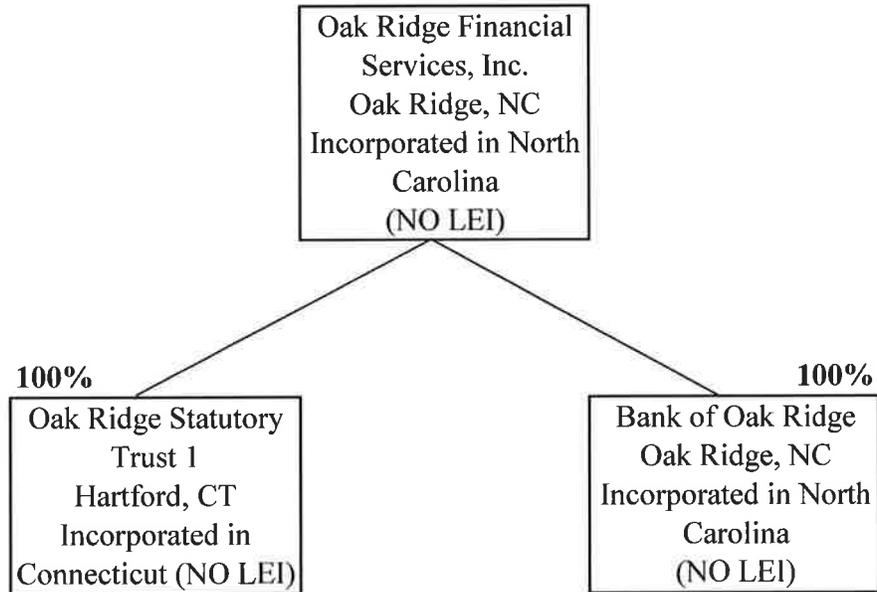
Oak Ridge Financial Services, Inc.
Oak Ridge, North Carolina
Fiscal Year Ending December 31, 2016

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, 2016 and 2015 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, 2016

Report Item 2a
2: Organizational Chart



Results: A list of branches for your depository institution:

This depository institution is held by

The data are as of . Data reflects information that was received and processed through

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

- If the branch information is correct, enter in the **Data Action** column.
- If the branch information is incorrect or incomplete, revise the data, enter in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- If a branch listed was sold or closed, enter in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- If a branch listed was never owned by this depository institution, enter in the **Data Action** column.
- If a reportable branch is missing, insert a row, add the branch data, and enter 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 or .
 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)	2903123	BANK OF OAK RIDGE	2211 OAK RIDGE ROAD	OAK RIDGE	NC	27310	GUILFORD	UNITED STATES	78827	0	BANK OF OAK RIDGE	2903123	
OK		Full Service	3924965	LAKE JEANETTE BRANCH	400 PISGAH CHURCH ROAD	GREENSBORO	NC	27455	GUILFORD	UNITED STATES	470813	4	BANK OF OAK RIDGE	2903123	
OK		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	
OK		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, 2016

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 12-31-2016			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 12-31-2016		
(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)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Banc Fund IX L.P. 20 North Wacker Drive, Suite 3300, Chicago, IL 60606, USA	USA	195,702/8.2% of common			
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 12-31-15, except for those that voluntarily file a SC 13G/A with the Securities and Exchange Commission.			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 12-31-15.		

Form FR Y-6
Oak Ridge Financial Services, Inc.
Oak Ridge, North Carolina
Fiscal Year Ending December 31, 2016

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 of companies and percentage of voting securities held)
Ronald O. Black, Oak Ridge, NC, USA	N/A	Director, Consultant/Employee	Director, Consultant/Employee (Bank of Oak Ridge)	N/A	3.85%	None	N/A
Douglas G. Boike, Oak Ridge, NC, USA		Director & Chairman	Director & Chairman (Bank of Oak Ridge)	President (Triad Consulting, Inc.)	3.38%	None	Triad Consulting, Inc. (100%)
L. William Vasaly, III, Clemmons, NC, USA	N/A	Chief Credit Officer	Chief Credit Officer (Bank of Oak Ridge)	N/A	2.60%	None	N/A
Thomas W. Wayne, Greensboro, NC, USA	N/A	Director, President & Chief Financial Officer	Director, President & Chief Financial Officer (Bank of Oak Ridge)	N/A	3.55%	None	N/A
Lynda J. Anderson, Oak Ridge, NC, USA	N/A	Director	Director	Realtor (Triad Real Estate Today)	1.18%	None	N/A
James W. Hall, Summerfield, NC, USA	N/A	Director	Director	President (Streetcars Carwash)	1.66%	None	Streetcars Carwash (100%)
Billy R. Kanoy, Oak Ridge, NC, USA	N/A	Director	Director	President (Kanoy Grading and Landscaping, Inc.)	1.40%	None	Kanoy Grading and Landscaping, Inc. (100%)
Stephen S. Neal, Summerfield, NC, USA	N/A	Director	Director	President, Summerfield Feed and Seed	1.48%	None	Summerfield Feed and Seed (100%)
Stanley N. Tennant, Greensboro, NC, USA	N/A	Director	Director	Retired	2.85%	None	N/A
John S. Olmsted, Summerfield, NC, USA	N/A	Director	Director	Retired	3.00%	None	N/A