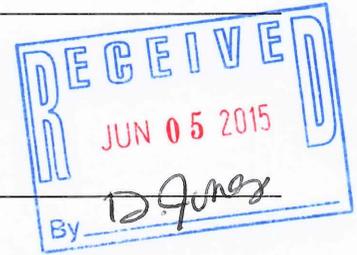


Board of Governors of the Federal Reserve System



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, William T. Taylor
 Name of the Holding Company Director and Official
 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]
 Signature of Holding Company Director and Official
 06/02/2015
 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 3450530
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
 Month / Day / Year
 N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
 Reporter's Name, Street, and Mailing Address
 CBOS Bankshares, Inc.
 Legal Title of Holding Company
 277 N. Sykes Creek Pkwy.
 (Mailing Address of the Holding Company) Street / P.O. Box
 Merritt Island FL 32953
 City State Zip Code
 N/A
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
 John W. Agee CFO
 Name Title
 321-452-0420
 Area Code / Phone Number / Extension
 321-452-9826
 Area Code / FAX Number
 jagee@cbosdirect.com
 E-mail Address
 N/A
 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

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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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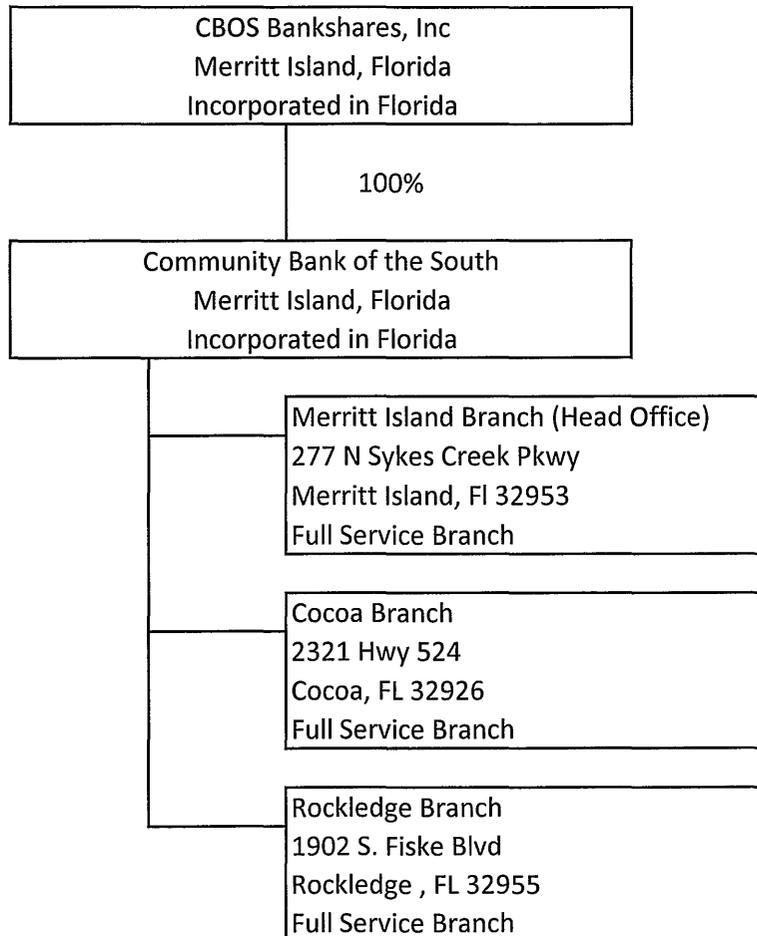
Form FR Y-6

CBOS Bankshares, Inc
Merritt Island, Florida
Fiscal Year Ending December 31, 2014

Report Item

1: The Bank Holding Company does not prepare an annual report to stockholders.

2a & 2b: Organization Chart and list of Domestic Branches



Results: A list of branches for your depository institution: COMMUNITY BANK OF THE SOUTH (ID_RSSD: 2860039). This depository institution is held by CBOS BANKSHARES, INC. (3450530) of MERRITT ISLAND, FL. The data are as of 12/31/2014. Data reflects information that was received and processed through 04/06/2015.

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)	2860039	COMMUNITY BANK OF THE SOUTH	277 NORTH SYKES CREEK PARKWAY	MERRITT ISLAND	FL	32953	BREVARD	UNITED STATES	76179	0	COMMUNITY BANK OF THE SOUTH	2860039	
ok		Full Service	3641123	COCOA OFFICE	2321 HIGHWAY 524	COCOA	FL	32926	BREVARD	UNITED STATES	363465	1	COMMUNITY BANK OF THE SOUTH	2860039	
ok		Full Service	3641132	ROCKLEDGE OFFICE	1902 SOUTH FISKE BOULEVARD	ROCKLEDGE	FL	32955	BREVARD	UNITED STATES	452409	2	COMMUNITY BANK OF THE SOUTH	2860039	

Form FR Y-6

CBOS Bankshares, Inc.

Fiscal Year Ending December 31, 2014

Report Item 3: Securities holders

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2014		
(1)(a) Name City, State Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
William T. Taylor Merritt Island, FL USA	USA	34,241 - 5.42% Common Stock	NA	NA	NA
CBOS Bankshares, Inc Employee Stock Ownership Plan (w/ 401k Provisions) Merritt Island, FL USA	USA	45,708 - 7.07% Common Stock			

Form FR Y-6
CBOS Bankshares, Inc.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

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

(1) Name 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 subsidiaryies)	(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 voting securities are held (list names of companies and percentage of voting securities held)
William T. Taylor Merritt Island, FL USA	NA	Director & CEO	Director & CEO CBOS	NA	5.42%	NA	NA
Harold T. Bistline Indian Harbor Beach, FL USA	Attorney	Director	Director CBOS	President	3.72%	NA	Harold T. Bistline, PA 100%
Christina L. Buffkin Merritt Island, FL USA	Business Owner	Director	Director CBOS	Director, Sect/Treas	3.72%	NA	Buffkin Ceramic Tile, Inc 50%
Stanley Golovac Merritt Island, FL USA	Doctor	Director	Director CBOS	Partner	3.26%	NA	The Pain Institute 50%
Charles W. Johnson Rockledge, FL USA	Investor	Director	Director CBOS	NA	2.38%	NA	NA
Maxwell King Rockledge, FL USA	Retired College Pres	Director	Director CBOS	NA	3.72%	NA	NA
Thomas E. Wasdin Cocoa, FL USA	Developer	Director	Director CBOS	President	3.72%	NA	Wasdin Associates, Inc 50%

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Directors Business Relationships

Director	Company	Title	% of Voting Shares, Company
Harold T. Bistline	Stromire, Bistline, Miniclier	<u>President</u>	<u>100%</u>
Christina L. Buffkin	Buffkin Ceramic Tile, Inc Buffkin Commercial Properties, LLC Buffkin Ceramic Supply, Inc. Buffkin Tile of Melbourne, Inc. Buffkin Residential Rentals, LLC	<u>Sec/Treas</u>	<u>50%</u>
Stanley Golovac	The Pain Institute	<u>Partner/Medical Director</u>	<u>50%</u>
Chalres W. Johnson	Retired	<u>N/A</u>	<u>N/A</u>
Maxwell C. King	Retired	<u>N/A</u>	<u>N/A</u>
Thomas E. Wasdin	Wasdin Associates, Inc.	<u>President</u>	<u>50%</u>

One of the Federal Reserve's ongoing efforts is to identify and disclose directors' business relationships. We are currently reviewing the Director's title in the Company and the percentage of voting shares the Director has in that company.

If you are a director of a company, please contact us at [redacted] and give us the information.

Many thanks,
[redacted]