

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 28 2016

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, 2015

I, Joe Draboy
 Name of the Holding Company Director and Official
CEO
 Title of the Holding Company Director and Official

Month / Day / Year
 549300W73YLIBBL9LB22
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

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.

Reporter's Name, Street, and Mailing Address
 COMMUNITY & SOUTHERN HOLDINGS, INC.
 Legal Title of Holding Company
 3333 RIVERWOOD PARKWAY, SUITE 350
 (Mailing Address of the Holding Company) Street / P.O. Box
 ATLANTA GA 30339
 City State Zip Code
 N/A

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.

Physical Location (if different from mailing address)
 Person to whom questions about this report should be directed:
 Nita Elliott Regulatory Reporting Mgr.
 Name Title
 706-276-8109
 Area Code / Phone Number / Extension
 706-276-8098
 Area Code / FAX Number
 nita.elliott@mycsbonline.com
 E-mail Address
 www.mycsbonline.com
 Address (URL) for the Holding Company's web page

Joe Draboy
 Signature of Holding Company Director and Official
 Date of Signature 3/17/16

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

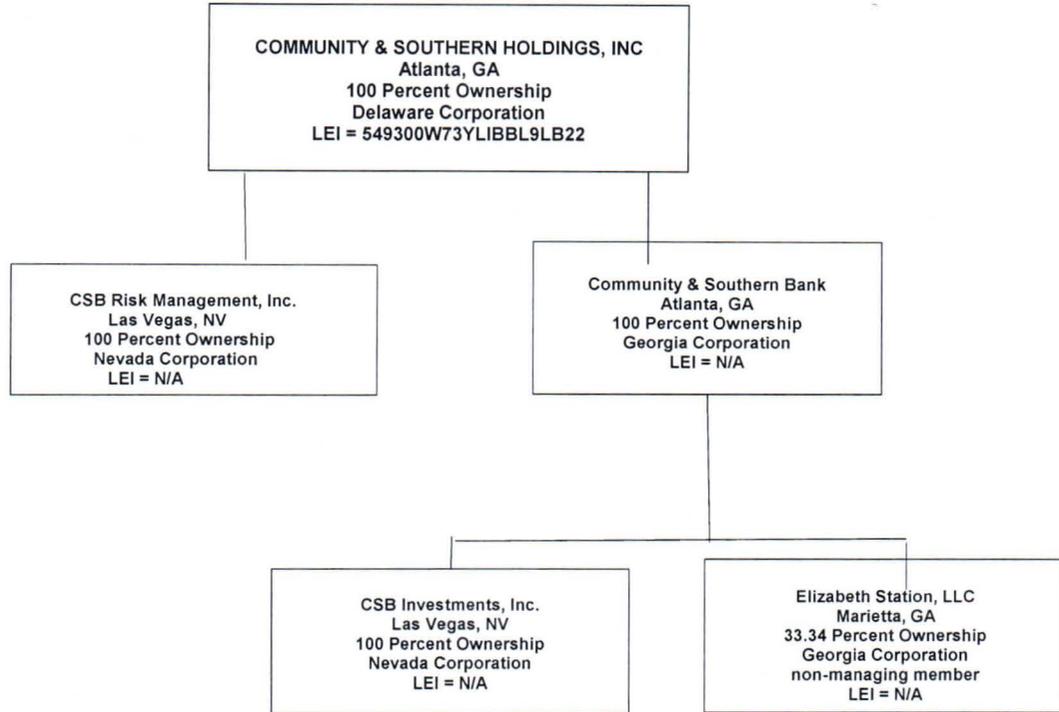
For Federal Reserve Bank Use Only
 RSSD ID 3967430
 C.I. _____

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
COMMUNITY & SOUTHERN HOLDINGS, INC.
Atlanta, Georgia
Fiscal Year Ending December 31, 2015

Report Item 2a

2a. Organizational Chart



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Results: A list of branches for your depository institution: COMMUNITY & SOUTHERN BANK (ID_RSSD: 3967449). This depository institution is held by COMMUNITY & SOUTHERN HOLDINGS, INC. (3967430) of ATLANTA, GA. 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	COST CTR	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	Comments
OK	301		Full Service (Head Office)	3967449	COMMUNITY & SOUTHERN BANK	3333 RIVERWOOD PARKWAY, SUITE 100	ATLANTA	GA	30339	COBB	UNITED STATES	
OK	742		Full Service	4854591	MANDARIN CERTUS BRANCH	10970 SAN JOSE BOULEVARD	JACKSONVILLE	FL	32223	DUVAL	UNITED STATES	
OK	306		Full Service	4439363	BROOKHAVEN BRANCH	104 TOWN BOULEVARD, SUITE A-110	ATLANTA	GA	30319	DEKALB	UNITED STATES	
OK	304		Full Service	4353731	DUNWOODY BRANCH	4800 ASHFORD-DUNWOODY ROAD	ATLANTA	GA	30338	DEKALB	UNITED STATES	
OK	404		Full Service	1837874	AUBURN OFFICE	5 MAIN ST	AUBURN	GA	30011	BARROW	UNITED STATES	
change	203	2015	Full Service	198934	BLAIRSVILLE BRANCH	271 HIGHWAY 515	BLAIRSVILLE	GA	30512	UNION	UNITED STATES	US Post Office911 address changes
OK	204		Full Service	3107807	BLUE RIDGE BRANCH	150 ORVIN LANCE CONNECTOR	BLUE RIDGE	GA	30513	FANNIN	UNITED STATES	
OK	407		Full Service	3644629	BOGART BRANCH OFFICE	3990 ATLANTA HIGHWAY	BOGART	GA	30622	CLARKE	UNITED STATES	
OK	733		Full Service	3716423	BOGART CERTUS BRANCH	1252 VIRGIL LANGFORD ROAD	BOGART	GA	30622	CLARKE	UNITED STATES	
OK	406		Full Service	3291135	CHATEAU ELAN BRANCH OFFICE	2085 HIGHWAY 211, NW	BRASELTON	GA	30517	BARROW	UNITED STATES	
OK	151		Full Service	1156641	BREMEN FINANCIAL CENTER	900 ATLANTIC AVENUE	BREMEN	GA	30110	HARALSON	UNITED STATES	
OK	150		Full Service	39934	BUCHANAN OFFICE BRANCH	3559 U.S. HIGHWAY 27	BUCHANAN	GA	30113	HARALSON	UNITED STATES	
OK	410		Full Service	4421751	BUFORD BRANCH	3350 BUFORD DRIVE, SUITE A100	BUFORD	GA	30519	GWINNETT	UNITED STATES	
OK	309		Full Service	2739667	CANTON BRANCH	134 KEITH DRIVE	CANTON	GA	30114	CHEROKEE	UNITED STATES	
OK	738		Full Service	3219652	CARROLLTON CERTUS BRANCH	100 TOM REEVES DRIVE	CARROLLTON	GA	30117	CARROLL	UNITED STATES	
OK	101		Full Service	4059051	MAPLE STREET BRANCH	201 MAPLE STREET	CARROLLTON	GA	30117	CARROLL	UNITED STATES	

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OK	206		Full Service	3448153	CHATSWORTH BRANCH	1006 HIGHWAY 76	CHATSWORTH	GA	30705	MURRAY	UNITED STATES	
OK	740		Full Service	3413106	COLUMBUS CERTUS BRANCH	7320 VETERANS PARKWAY	COLUMBUS	GA	31909	MUSCOGEE	UNITED STATES	
OK	417		Full Service	4724519	CONYERS BRANCH	895 IRIS DRIVE	CONYERS	GA	30094	ROCKDALE	UNITED STATES	
OK	736		Full Service	3443448	CORNELIA CERTUS BRANCH	920 LEVEL GROVE ROAD	CORNELIA	GA	30531	HABERSHAM	UNITED STATES	
OK	416		Full Service	4423746	HABERSHAM BRANCH	255 N MAIN STREET	CORNELIA	GA	30531	HABERSHAM	UNITED STATES	
OK	303		Full Service	4253037	CUMMING BRANCH	1700 MARKET PLACE	CUMMING	GA	30041	FORSYTH	UNITED STATES	
OK	362		Full Service	4408314	PEACHTREE PARKWAY BRANCH OFFICE	505 PEACHTREE PARKWAY	CUMMING	GA	30041	FORSYTH	UNITED STATES	
OK	214		Full Service	3651823	DAHLONEGA BRANCH OFFICE	53 MECHANICSVILLE ROAD	DAHLONEGA	GA	30533	LUMPKIN	UNITED STATES	
OK	207		Full Service	2855071	DALTON BRANCH	210-214 WEST MORRIS STREET	DALTON	GA	30720	WHITFIELD	UNITED STATES	
OK	737		Full Service	3413067	DALTON CERTUS BRANCH	1378 DUG GAP ROAD	DALTON	GA	30720	WHITFIELD	UNITED STATES	
OK	212		Full Service	3580343	DAWSON 400 BRANCH	4300 DAWSON FOREST ROAD	DAWSONVILLE	GA	30534	DAWSON	UNITED STATES	
OK	129		Full Service	3456466	CHAPEL HILL OFFICE	9360 THE LANDING DRIVE	DOUGLASVILLE	GA	30135	DOUGLAS	UNITED STATES	
OK	210		Full Service	3489437	HIGHLANDS BRANCH	19 HIGHLANDS CROSSING	EAST ELLIJAY	GA	30540	GILMER	UNITED STATES	
OK	201		Full Service	4102528	ELLIJAY BRANCH	829 INDUSTRIAL BOULEVARD	ELLIJAY	GA	30540	GILMER	UNITED STATES	
OK	741		Full Service	4277529	FRANKLIN CERTUS BRANCH	101 MAIN STREET	FRANKLIN	GA	30217	HEARD	UNITED STATES	
OK	412		Full Service	2955579	GRAYSON BRANCH	2001 GRAYSON HIGHWAY	GRAYSON	GA	30017	GWINNETT	UNITED STATES	
OK	732		Full Service	3816088	LAKE OCONEE CERTUS BRANCH	1011 PARK PLACE BOULEVARD	GREENSBORO	GA	30642	GREENE	UNITED STATES	
OK	734		Full Service	3449619	JEFFERSON CERTUS BRANCH	1465 OLD SWIMMING POOL ROAD	JEFFERSON	GA	30549	JACKSON	UNITED STATES	
OK	413		Full Service	3958979	LOGANVILLE BRANCH	4581 ATLANTA HIGHWAY	LOGANVILLE	GA	30052	WALTON	UNITED STATES	
OK	744		Full Service	3635869	BASS ROAD CERTUS BRANCH	1701 BASS ROAD	MACON	GA	31210	BIBB	UNITED STATES	
OK	745		Full Service	4277565	FORSYTH RD CERTUS BRANCH	4077 FORSYTH ROAD	MACON	GA	31210	BIBB	UNITED STATES	
OK	743		Full Service	4854537	WALNUT ST CERTUS BRANCH	501 WALNUT STREET	MACON	GA	31201	BIBB	UNITED STATES	
OK	308		Full Service	1949067	MARIETTA BRANCH	1350 CHURCH STREET, EXTENSION	MARIETTA	GA	30060	COBB	UNITED STATES	
OK	302		Full Service	4353722	ROSWELL - WOODSTOCK ROAD BRANCH	900 WOODSTOCK ROAD	ROSWELL	GA	30075	FULTON	UNITED STATES	
OK	414		Full Service	2806402	SNELLVILLE BRANCH	2238 MAIN STREET EAST	SNELLVILLE	GA	30078	GWINNETT	UNITED STATES	
OK	402		Full Service	453932	STATHAM BRANCH	1995 ATLANTA HWY, SE	STATHAM	GA	30666	BARROW	UNITED STATES	
OK	153		Full Service	153438	TALLAPOOSA BRANCH	3408 GEORGIA HIGHWAY 100	TALLAPOOSA	GA	30176	HARALSON	UNITED STATES	
OK	103		Full Service	1161319	VILLA RICA BRANCH	725 WEST BANKHEAD HWY	VILLA RICA	GA	30180	CARROLL	UNITED STATES	
OK	405		Full Service	2664125	HOLLY HILL OFFICE	193 W. ATHENS STREET	WINDER	GA	30680	BARROW	UNITED STATES	
OK	415		Full Service	3719620	WINDER BRANCH	94 WEST ATHENS STREET	WINDER	GA	30680	BARROW	UNITED STATES	
OK	311		Full Service	3126956	WOODSTOCK BRANCH	8770 SOUTH MAIN STREET	WOODSTOCK	GA	30188	CHEROKEE	UNITED STATES	
OK	731		Full Service	4776581	WOODSTOCK COPPER COIN BRANCH	400 CHAMBERS STREET	WOODSTOCK	GA	30188	CHEROKEE	UNITED STATES	

Form FR Y-6
COMMUNITY & SOUTHERN HOLDINGS, INC.
Fiscal Year Ending December 31, 2015

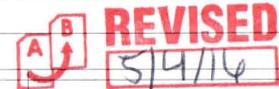
Report Item 3: Securities holders

(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 12/31/2015			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 12/31/2015		
(1)(a) Names & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship of Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Lightyear Capital New York, NY USA	USA	Owns 8,733,009 shares common stock, 23.64% of outstanding shares of Community & Southern Holdings, Inc. 42,896 shares - .10% Options on Common Stock 285,970 - .70% Warrants	None		
Westport Capital Westport, CT USA	USA	Owns 3,001,814 shares common stock, 8.12% of outstanding shares of Community & Southern Holdings, Inc.			
The Endicott Group New York, NY USA	USA	Owns 3,319,954 shares common stock, 8.99% of outstanding shares of Community & Southern Holdings, Inc.			
The Bay Group (GMT Capital) Atlanta, GA USA	USA	Owns 3,656,286 shares common stock, 9.90% of outstanding shares of Community & Southern Holdings, Inc.			
Kensico Capital Greenwich, CT USA	USA	Owns 3,656,286 shares common stock, 9.90% of outstanding shares of Community & Southern Holdings, Inc.			
MSouth Equity Partners, L.P. Atlanta, GA USA	USA	Owns 3,136,189 shares common stock, 8.49% of outstanding shares of Community & Southern Holdings, Inc.			

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 5/4/16

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COMMUNITY & SOUTHERN HOLDINGS INC
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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

(1) Names & Address (City, State)	(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 voting securities are held (list names of companies and percentage of voting securities held)
Chris Casciato, New York, NY USA	Investment Banker	Director	Director, Community & Southern Bank	Managing Director, Lightyear Capital, New York, NY	0.00%	None	N/A
J. Joseph Edwards, Barnesville, GA USA	Community Banker	Director	Director, Community & Southern Bank	Chief Executive Officer - United Bank Corp., Zebulon, Georgia	0.13%	None	N/A
Patrick Frawley, Brownsboro, AL USA	N/A	Director & CEO	CEO & Director, Community & Southern Bank	N/A	0.05%	None	N/A
Michael McGovern, Atlanta, GA USA	Consultant	Director	Director, Community & Southern Bank	Chairman/Vice President - Training Solutions Interactive, Atlanta, GA	0.39%	None	Corp. (100%); Training Solutions Interactive (80%); Services Distribution Solutions (67%); Reynolds Development Company (45%)
John Spiegel, Ponte Vedra Beach, FL USA	Retired	Director	Director (Chairman), Community & Southern Bank	N/A	0.34%	None	Spiegel/Pearson Farm (25%)
Stewart Brown, Alexandria, VA USA	Management Consultant	N/A	Director, Community & Southern Bank	Associate, Potomac Basic Land LLC, Alexandria, VA	0.00%	None	Potomac Basin Land, LLC (60%)
Peter Aronson, Los Angeles, CA USA	Investment Professional	Director	N/A	Principal, MP Opportunity Partners I, LLC, Los Angeles, CA	0.00%	None	MP Opportunity Partners I, LLC (50%)
Jansen Noyes, III, Vero Beach, FL USA	Retired	Director	N/A	N/A	0.09%	None	N/A
Paul Guenther, Grahamsville, NY USA	Retired	Director (Chairman)	N/A	N/A	0.11%	None	N/A
Mike Starr, Atlanta, GA USA	Retired	Director	Director, Community & Southern Bank	N/A	0.02%	None	N/A
Milton Little, Atlanta, GA USA	President	Director	Director, Community & Southern Bank	President, United Way of Metro Atlanta	0.00%	None	N/A
Anthony P. Valduga, Atlanta, GA USA	N/A	CFO	CFO, Community & Southern Bank	N/A	0.04%	None	N/A
Steve Stone, Atlanta, GA USA	N/A	Chief Administrative Officer, General Counsel, & Secretary	Chief Administrative Officer, General Counsel & Secretary, Community & Southern Bank	N/A	0.03%	None	N/A
Mark Abernathy, Atlanta, GA USA	N/A	President	President, Community & Southern Bank	N/A	0.05%	None	N/A
Lightyear Capital, New York, NY USA	N/A	N/A	N/A	N/A	23.64%	None	N/A

NOTE: All Individuals listed above are U.S. Citizens.