

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

MAR 28 REC'D

## 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

Month / Day / Year

54930036RUVQH1EB9J90

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

I, Charles W. Nicholson, Jr.

Reporter's Name, Street, and Mailing Address

Name of the Holding Company Director and Official

Community Bancshares of Mississippi ESOP

President and Chief Executive Officer

Legal Title of Holding Company

Title of the Holding Company Director and Official

P. O. Box 1869

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.

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

Brandon MS 39043

City State Zip Code

1255 West Government Street

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:

Timothy P. Gray Chief Financial Officer

Name Title

601-825-4323

Area Code / Phone Number / Extension

601-825-4336

Area Code / FAX Number

tim.gray@communitybank.net

E-mail Address

www.communitybank.net

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

Signature of Holding Company Director and Official

03/25/2016

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 2313544  
C.I.

Does the reporter request confidential treatment for any portion of this submission?

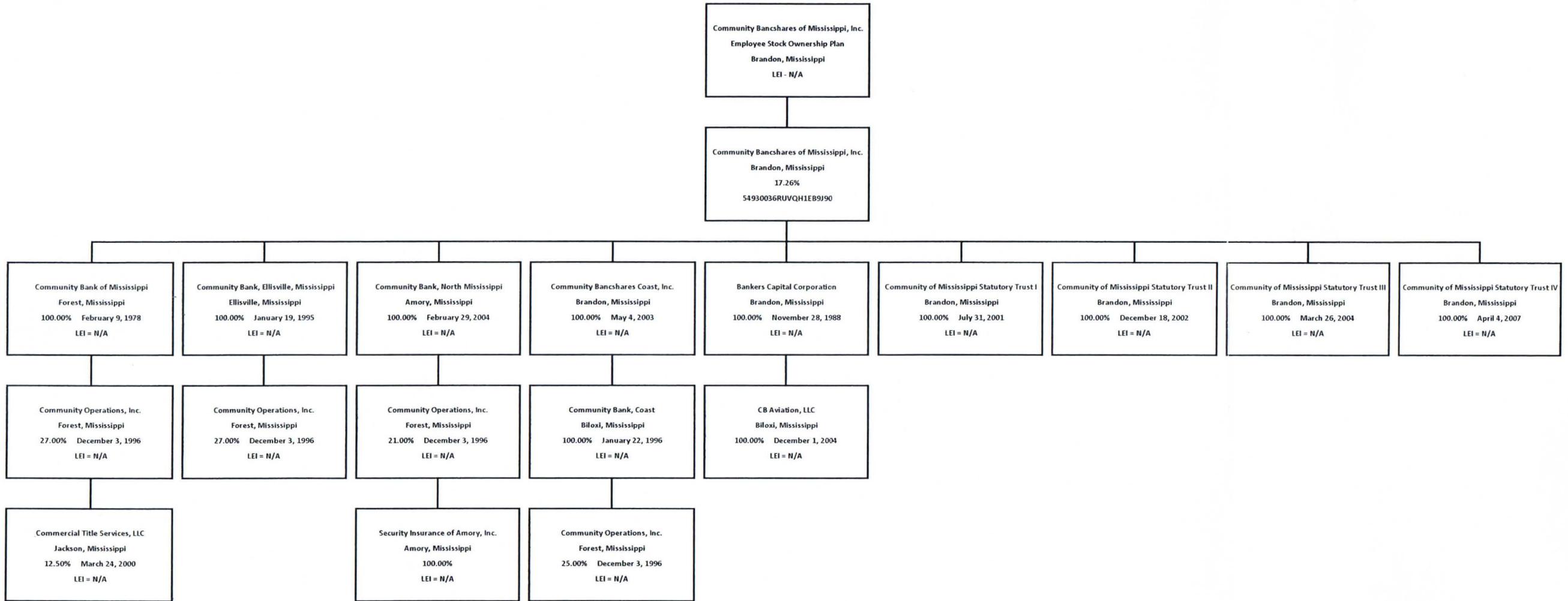
Yes Please identify the report items to which this request applies:

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

# Community Bancshares of Mississippi, Inc.



Notes:

1. All entities are incorporated in the State of Mississippi
2. CB Aviation, LLC - not Y-10 reportable

Results: A list of branches for your holding company: COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN (2313544) of BRANDON, MS .  
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)	460033	COMMUNITY BANK OF MISSISSIPPI	323 E THIRD	FOREST	MS	39074	SCOTT	UNITED STATES	5671	0	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	2297886	BRANDON BRANCH	1255 WEST GOVERNMENT ST	BRANDON	MS	39042	RANKIN	UNITED STATES	187890	4	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	4902483	SPILLWAY ROAD BRANCH	1871 SPILLWAY ROAD	BRANDON	MS	39047	RANKIN	UNITED STATES	Not Required	Not Required	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	3365102	DOGWOOD BRANCH	140 EAST METRO	FLOWOOD	MS	39232	RANKIN	UNITED STATES	440825	11	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	2963891	JACKSON BRANCH	1665 LAKELAND DRIVE	JACKSON	MS	39216	HINDS	UNITED STATES	457860	12	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	1929724	OLD CANTON ROAD BRANCH	6158 OLD CANTON ROAD	JACKSON	MS	39211	HINDS	UNITED STATES	187889	3	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	4190842	MADISON BRANCH	998 HIGHWAY 51	MADISON	MS	39110	MADISON	UNITED STATES	512424	13	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	3272518	PEARL BRANCH	2441 OLD BRANDON ROAD	PEARL	MS	39208	RANKIN	UNITED STATES	428108	10	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	2274903	RALEIGH BRANCH	216 MIMOSA DRIVE	RALEIGH	MS	39153	SMITH	UNITED STATES	219115	2	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service	4795667	LAKE HARBOUR DRIVE BRANCH	751 LAKE HARBOUR DRIVE	RIDGELAND	MS	39157	MADISON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK OF MISSISSIPPI		460033
OK		Full Service (Head Office)	2376464	COMMUNITY BANK, COAST	677 WASHINGTON LOOP	BILOXI	MS	39530	HARRISON	UNITED STATES	56264	0	COMMUNITY BANK, COAST		2376464
OK		Full Service	3819285	DAPHNE BRANCH	27397 HIGHWAY 98	DAPHNE	AL	36526	BALDWIN	UNITED STATES	478878	9	COMMUNITY BANK, COAST		2376464
OK		Full Service	4559476	FAIRHOPE BRANCH	813 ESTELLA STREET	FAIRHOPE	AL	36532-29	BALDWIN	UNITED STATES	538300	13	COMMUNITY BANK, COAST		2376464
OK		Full Service	60433	MOBILE BRANCH	6808 AIRPORT BLVD	MOBILE	AL	36608	MOBILE	UNITED STATES	13996	8	COMMUNITY BANK, COAST		2376464
OK		Full Service	4300397	SPRINGHILL BRANCH	111 855 SERVICE ROAD	MOBILE	AL	36608	MOBILE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK, COAST		2376464
OK		Full Service	4364120	CRESTVIEW BRANCH	345 EAST JAMES LEE BOULEVARD	CRESTVIEW	FL	32539	OKALOOSA	UNITED STATES	Not Required	Not Required	COMMUNITY BANK, COAST		2376464
OK		Full Service	3577428	MIRAMAR BEACH BRANCH	12590 EMERALD COAST PARKWAY	MIRAMAR BEACH	FL	32550	WALTON	UNITED STATES	452542	12	COMMUNITY BANK, COAST		2376464
OK		Full Service	4801595	PANAMA CITY BEACH BRANCH	100 RICHARD JACKSON BOULEVARD, SUITE 100	PANAMA CITY BEACH	FL	32407	BAY	UNITED STATES	Not Required	Not Required	COMMUNITY BANK, COAST		2376464
OK		Full Service	3421763	D'BERVILLE BRANCH	3537 SANGANI BOULEVARD	D'BERVILLE	MS	39540	HARRISON	UNITED STATES	448824	4	COMMUNITY BANK, COAST		2376464
OK		Full Service	2498722	GULFPORT BRANCH	2015 EAST PASS ROAD	GULFPORT	MS	39507	HARRISON	UNITED STATES	290403	1	COMMUNITY BANK, COAST		2376464
OK		Full Service	3247860	ORANGE GROVE BRANCH	12036 HIGHWAY 49	GULFPORT	MS	39503	HARRISON	UNITED STATES	424234	3	COMMUNITY BANK, COAST		2376464
OK		Full Service	953236	LEAKESVILLE BRANCH	431 ST FRANCIS STREET	LEAKESVILLE	MS	39451	GREENE	UNITED STATES	250727	5	COMMUNITY BANK, COAST		2376464
OK		Full Service	62530	LUCEDALE BRANCH	5110 MAIN STREET	LUCEDALE	MS	39452	GEORGE	UNITED STATES	470100	6	COMMUNITY BANK, COAST		2376464
OK		Full Service	2963912	OCEAN SPRINGS BRANCH	2314 BIENVILLE BLVD	OCEAN SPRINGS	MS	39564	JACKSON	UNITED STATES	361478	2	COMMUNITY BANK, COAST		2376464
OK		Full Service	3736766	PASCAGOULA BRANCH	3419 MARKET STREET	PASCAGOULA	MS	39567	JACKSON	UNITED STATES	473834	7	COMMUNITY BANK, COAST		2376464
OK		Full Service (Head Office)	517834	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI	300 W. JESSAMINE STREET	ELLISVILLE	MS	39437	JONES	UNITED STATES	7307	0	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	457734	ELLISVILLE BRANCH	700 HILL STREET	ELLISVILLE	MS	39437	JONES	UNITED STATES	224640	2	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	3301409	49 SOUTH BRANCH	6095 U.S. HIGHWAY 49	HATTIESBURG	MS	39401	FORREST	UNITED STATES	432419	7	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	2330831	HATTIESBURG BRANCH	3707 HARDY STREET	HATTIESBURG	MS	39402	FORREST	UNITED STATES	224642	4	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	2784630	CALHOUN BRANCH	5159 HIGHWAY 84 WEST	LAUREL	MS	39443	JONES	UNITED STATES	224643	5	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	641935	LAUREL BRANCH	908 N 16TH AVENUE	LAUREL	MS	39440	JONES	UNITED STATES	224641	3	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	3837869	PINE TREE BRANCH	2157 HIGHWAY 15 NORTH	LAUREL	MS	39440	JONES	UNITED STATES	482373	10	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	3800238	MERIDIAN BRANCH	301 22ND AVENUE SOUTH	MERIDIAN	MS	39301	LAUDERDALE	UNITED STATES	478295	9	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	3287718	NORTH MERIDIAN BRANCH	5012 HIGHWAY 39 NORTH	MERIDIAN	MS	39301	LAUDERDALE	UNITED STATES	429318	8	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service	456139	SANDERSVILLE BRANCH	203 FRONT STREET	SANDERSVILLE	MS	39477	JONES	UNITED STATES	224639	1	COMMUNITY BANK, ELLISVILLE, MISSISSIPPI		517834
OK		Full Service (Head Office)	653349	COMMUNITY BANK, NORTH MISSISSIPPI	900 NORTH MAIN STREET	AMORY	MS	38821	MONROE	UNITED STATES	7304	0	COMMUNITY BANK, NORTH MISSISSIPPI		653349
OK		Limited Service	81942	EAST AMORY BRANCH	902 HIGHWAY 278 EAST	AMORY	MS	38821	MONROE	UNITED STATES	224629	1	COMMUNITY BANK, NORTH MISSISSIPPI		653349
OK		Full Service	3214602	HERNANDO BRANCH	475 EAST COMMERCE STREET	HERNANDO	MS	38632	DESOTO	UNITED STATES	290783	9	COMMUNITY BANK, NORTH MISSISSIPPI		653349
OK		Full Service	901844	INDIANOLA BRANCH	147 HIGHWAY 82 EAST	INDIANOLA	MS	38751	SUNFLOWER	UNITED STATES	734	6	COMMUNITY BANK, NORTH MISSISSIPPI		653349
OK		Full Service	2791254	OLIVE BRANCH	6305 HIGHWAY 305	OLIVE BRANCH	MS	38654	DESOTO	UNITED STATES	290782	8	COMMUNITY BANK, NORTH MISSISSIPPI		653349
OK		Full Service	3317138	SOUTHAVEN BRANCH	6910 AIRWAYS BOULEVARD	SOUTHAVEN	MS	38671	DESOTO	UNITED STATES	442642	11	COMMUNITY BANK, NORTH MISSISSIPPI		653349
OK		Full Service	3464461	TUPELO BRANCH	1317 NORTH GLOSTER STREET	TUPELO	MS	38804	LEE	UNITED STATES	453953	5	COMMUNITY BANK, NORTH MISSISSIPPI		653349
OK		Full Service	2631408	MEMPHIS BRANCH	6465 N QUAIL HOLLOW ROAD, SUITE 100	MEMPHIS	TN	38120	SHELBY	UNITED STATES	61200	7	COMMUNITY BANK, NORTH MISSISSIPPI		653349

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC.**

FR Y-6

December 31, 2015

**REPORT ITEM 3****LIST OF TRUSTEES****LIST OF SHAREHOLDERS WITH 5% OR MORE OWNERSHIP****COMMUNITY BANCSHARES OF MISSISSIPPI, ESOP**

<u>Name and Address</u>	<u>Citizenship/ Incorporation</u>	<u>Shares/Percent</u>
<b>REPORT ITEM 3.(1)</b>		
First Tennessee Bank, National Association Memphis, TN 38120	U.S.A.	Sole Trustee

**REPORT ITEM 3.(2)**

None

**COMMUNITY BANCSHARES OF MISSISSIPPI**

<u>Name and Address</u>	<u>Citizenship/ Incorporation</u>	<u>Shares/Percent</u>
<b>REPORT ITEM 3.(1)</b>		
Thomas W. Colbert Flowood, Mississippi 39232	U.S.A.	420,426 / 22.46%
Colbert Stock, L.P. Flowood, Mississippi 39232	U.S.A.	244,807 / 13.08%
Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan Brandon, Mississippi 39043	U.S.A.	323,021 / 17.26%

**REPORT ITEM 3.(2)**

None

**COMMUNITY BANCSHARES COAST, INC.**

Community Bancshares of Mississippi, Inc. Brandon, Mississippi 39043	U.S.A.	476,744 / 100.00%
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**REPORT ITEM 3.(2)**

None

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC.**

FR Y-6

December 31, 2015

**REPORT ITEM 4**

**LIST OF PRINCIPAL SECURITIES HOLDERS, DIRECTORS, TRUSTEES AND EXECUTIVE OFFICERS**

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**COMMUNITY BANCSHARES OF MISSISSIPPI, ESOP**

**Name and Address**

**Position**

First Tennessee Bank, National Association  
Memphis, TN 38120

Sole Trustee

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC.**

FR Y-6

December 31, 2015

## REPORT ITEM 4 (Continued)

## LIST OF PRINCIPAL SECURITIES HOLDERS, DIRECTORS, TRUSTEES AND EXECUTIVE OFFICERS

**COMMUNITY BANCSHARES OF MISSISSIPPI**

<u>Name and Address</u>	<u>Ownership of Holding Company</u>		<u>Title with Holding Company</u>	<u>Principal Occupation</u>
	<u>Shares</u>	<u>Percent</u>		
Thomas W. Colbert Flowood, Mississippi	420,426	22.46%	Senior Chairman of the Board	Banker
Freddie J. Bagley Brandon, Mississippi	29,130	1.56%	Chairman of the Board	Banker
Charles W. Nicholson, Jr. Brandon, Mississippi	13,067	0.70%	President Chief Executive Officer	Banker
David M. Hughes Brandon, Mississippi	2,143	0.11%	Vice Chairman Chief Operating Officer	Banker
B. Darrell Brown Brandon, Mississippi	12,807	0.68%	Vice Chairman Administration	Banker
Wyman M. Jones Brandon, Mississippi	4,993	0.27%	Vice Chairman Chief Credit Officer	Banker
Timothy P. Gray Brandon, Mississippi	4,134	0.22%	Vice Chairman Chief Financial Officer	Banker
R. Jonathan White Brandon, Mississippi	0	0.00%	Chief Information Officer	Banker
Bobby R. Knox Laurel, Mississippi	4,839	0.26%	Director	Banker
Jerry S. Lee Madison, Mississippi	14,108	0.75%	Director	CEO
S. L. Salter Starkville, Mississippi	1,422	0.08%	Director	Education Director of Public Affairs
Bruce J. Brumfield Inverness, MS	6,529	0.35%	Director	Business Owner
John Arledge Brandon, MS	2,809	0.15%	Director	Energy VP of Public Affairs
Colbert Stock, L.P. Brandon, Mississippi	244,807	13.08%	N/A	N/A
Community Bancshares of MS, Inc. Employee Stock Ownership Plan Brandon, Mississippi	323,021	17.26%	N/A	N/A

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC.**

FR Y-6

December 31, 2015

**REPORT ITEM 4 (Continued)****LIST OF PRINCIPAL SECURITIES HOLDERS, DIRECTORS, TRUSTEES AND EXECUTIVE OFFICERS****OTHER BUSINESS AFFILIATIONS**

<u>Name/Company</u>	<u>Title/Position</u>	<u>Shares Owned</u>	<u>Percentage Ownership</u>
<b>Thomas W. Colbert</b>			
Community Bank of Mississippi	Chairman Emeritus	0	0.00%
Community Bank, Ellisville, Mississippi	Chairman Emeritus	0	0.00%
Community Bank, Coast	Director Emeritus	0	0.00%
Community Bank, North Mississippi	Director Emeritus	0	0.00%
Bankers Capital Corporation	Chairman of the Board	0	0.00%
Colbert Foundation	Chairman and President	0	0.00%
Colbert Stock, L.P.	General Partner	N/A	40.94%
Century Capital Investors N, L.P.	Limited Partner	N/A	94.50%
Refuge LLC	Sole Member	N/A	100.00%
CB Foundation	Chairman and Director	0	0.00%
<b>Freddie J. Bagley</b>			
Community Bank of Mississippi	Vice Chairman	0	0.00%
Community Bank, Ellisville, Mississippi	Senior Chairman of the Board	0	0.00%
Community Bank, Coast	Director Emeritus	0	0.00%
Community Bank, North Mississippi	Director Emeritus	0	0.00%
CB Foundation	President and Director	0	0.00%
<b>Charles W. Nicholson, Jr.</b>			
Community Bank, Coast	Senior Chairman of the Board	0	0.00%
Community Bank of Mississippi	Chairman of the Board	0	0.00%
Community Bancshares Coast, Inc.	Chairman of the Board	0	0.00%
<b>David M. Hughes</b>			
Community Bank, Coast	Chairman of the Board	0	0.00%
Community Bancshares Coast, Inc.	Director	0	0.00%
Community Operations, Inc.	Director	0	0.00%
<b>B. Darrell Brown</b>			
Community Bank of Mississippi	Vice Chairman	0	0.00%
Community Operations, Inc.	Director	0	0.00%
<b>Bobby R. Knox</b>			
Community Bank, Ellisville, Mississippi	Chairman of the Board	0	0.00%
<b>Wyman M. Jones</b>			
Community Bank, North Mississippi	Vice Chairman	0	0.00%

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC.**

FR Y-6

December 31, 2015

## REPORT ITEM 4 (Continued)

## LIST OF PRINCIPAL SECURITIES HOLDERS, DIRECTORS, TRUSTEES AND EXECUTIVE OFFICERS

## OTHER BUSINESS AFFILIATIONS

<u>Name/Company</u>	<u>Title/Position</u>	<u>Shares Owned</u>	<u>Percentage Ownership</u>
<b>Timothy P. Gray</b>			
Community Bancshares Coast, Inc.	CEO, Director	0	0.00%
Community Operations, Inc.	Chief Financial Officer	0	0.00%
Bankers Capital Corporation	Senior VP and CFO	0	0.00%
Community Bank of Mississippi	Chief Financial Officer	0	0.00%
Community Bank, Ellisville, Mississippi	Chief Financial Officer, Director	0	0.00%
Community Bank, Coast	Chief Financial Officer	0	0.00%
Community Bank, North Mississippi	Chief Financial Officer	0	0.00%
<b>R. Jonathan White</b>			
Community Operations, Inc.	President	0	0.00%
Community Bank of Mississippi	Chief Information Officer	0	0.00%
Community Bank, Ellisville, Mississippi	Chief Information Officer	0	0.00%
Community Bank, Coast	Chief Information Officer	0	0.00%
Community Bank, North Mississippi	Chief Information Officer	0	0.00%
<b>Jerry S. Lee</b>			
Green Heart Holdings	CEO	0	0.00%
<b>S. L. Salter</b>			
None	N/A	N/A	N/A
<b>Bruce J. Brumfield</b>			
Community Bank, North MS	Advisory Director	0	0.00%
Delta Western Inc.	Director	200	8.50%
Bell, Inc.	Director	119	10.00%
F T B Farms	Partner	N/A	40.00%
Brumfield PN	Partner	N/A	50.00%
<b>John Arledge</b>			
Mississippi Economic Council	Board Member	0	0.00%
Pearl River Valley Water Supply District	Board Member	0	0.00%
<b>Colbert Stock, L.P.</b>			
None	N/A	N/A	N/A
<b>Community Bancshares of MS, Inc. Employee Stock Ownership Plan</b>			
None	N/A	N/A	N/A

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC.**

FR Y-6

December 31, 2015

## REPORT ITEM 4 (Continued)

## LIST OF PRINCIPAL SECURITIES HOLDERS, DIRECTORS, TRUSTEES AND EXECUTIVE OFFICERS

**COMMUNITY BANCSHARES COAST, INC.**

<u>Name and Address</u>	<u>Ownership of Holding Company</u>		<u>Title with Holding Company</u>	<u>Principal Occupation</u>
	<u>Shares</u>	<u>Percent</u>		
Charles W. Nicholson, Jr. Brandon, Mississippi	0	0.00%	Chairman of the Board	Banker
Timothy P. Gray Brandon, Mississippi	0	0.00%	CEO and Secretary	Banker
David M. Hughes Brandon, Mississippi	0	0.00%	Director	Banker
Oliver A. Latil, IV Mobile, Alabama	0	0.00%	Director	Banker
Frederick O. Leopold, Jr. Niceville, FL	0	0.00%	Director	Banker
Community Bancshares of MS, Inc. Brandon, Mississippi 39043	476,744	100.00%	N/A	N/A

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC.**

FR Y-6

December 31, 2015

## REPORT ITEM 4 (Continued)

## LIST OF PRINCIPAL SECURITIES HOLDERS, DIRECTORS, TRUSTEES AND EXECUTIVE OFFICERS

## OTHER BUSINESS AFFILIATIONS

<u>Name/Company</u>	<u>Title/Position</u>	<u>Shares Owned</u>	<u>Percentage Ownership</u>
<b>Charles W. Nicholson, Jr.</b>			
Community Bank, Coast	Senior Chairman of the Board	0	0.00%
Community Bank of Mississippi	Chairman of the Board	0	0.00%
Community Bancshares of MS, Inc.	President and CEO	13,067	0.70%
<b>Timothy P. Gray</b>			
Community Bancshares of MS, Inc.	Vice Chairman and CFO	4,134	0.22%
Community Operations, Inc.	Senior Vice President	0	0.00%
Bankers Capital Corporation	Senior VP and CFO	0	0.00%
Community Bank of Mississippi	Chief Financial Officer	0	0.00%
Community Bank, Ellisville, Mississippi	Chief Financial Officer	0	0.00%
Community Bank, Coast	Chief Financial Officer	0	0.00%
Community Bank, North Mississippi	Chief Financial Officer	0	0.00%
<b>Oliver A. Latil, IV</b>			
Community Bank, Coast	President and CEO	0	0.00%
Community Bancshares of MS, Inc.	N/A	1,298	0.07%
Community Operations, Inc.	Director	0	0.00%
<b>David M. Hughes</b>			
Community Bank, Coast	Chairman of the Board	0	0.00%
Community Bancshares of MS, Inc.	Vice Chairman and COO	2,143	0.11%
Community Operations, Inc.	Director	0	0.00%
<b>Frederick O. Leopold, Jr.</b>			
Community Bank, Coast	Vice Chairman, CCO	0	0.00%
NLHH, LLC	Member	N/A	25.00%
Community Bancshares of MS, Inc.	N/A	874	0.05%
<b>Community Bancshares of Mississippi, Inc.</b>			
None	N/A	N/A	N/A