

APR 29 REC'D

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.

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

December 31, 2015

Month / Day / Year

"n/a"

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

Reporter's Name, Street, and Mailing Address

Community Financial Holding Company, Inc.

Legal Title of Holding Company

2775 Buford Highway

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

Duluth GA 30096

City State Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

C. Raymond Duncan Controller

Name Title

678-473-6725

Area Code / Phone Number / Extension

770-476-8580

Area Code / FAX Number

rduncan@gwinnettcommunitybank.com

E-mail Address

www.gwinnettcommunitybank.com

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

I, Thomas J. Martin

Name of the Holding Company Director and Official

Chairman and 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
 04/22/2016

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 3101010
 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

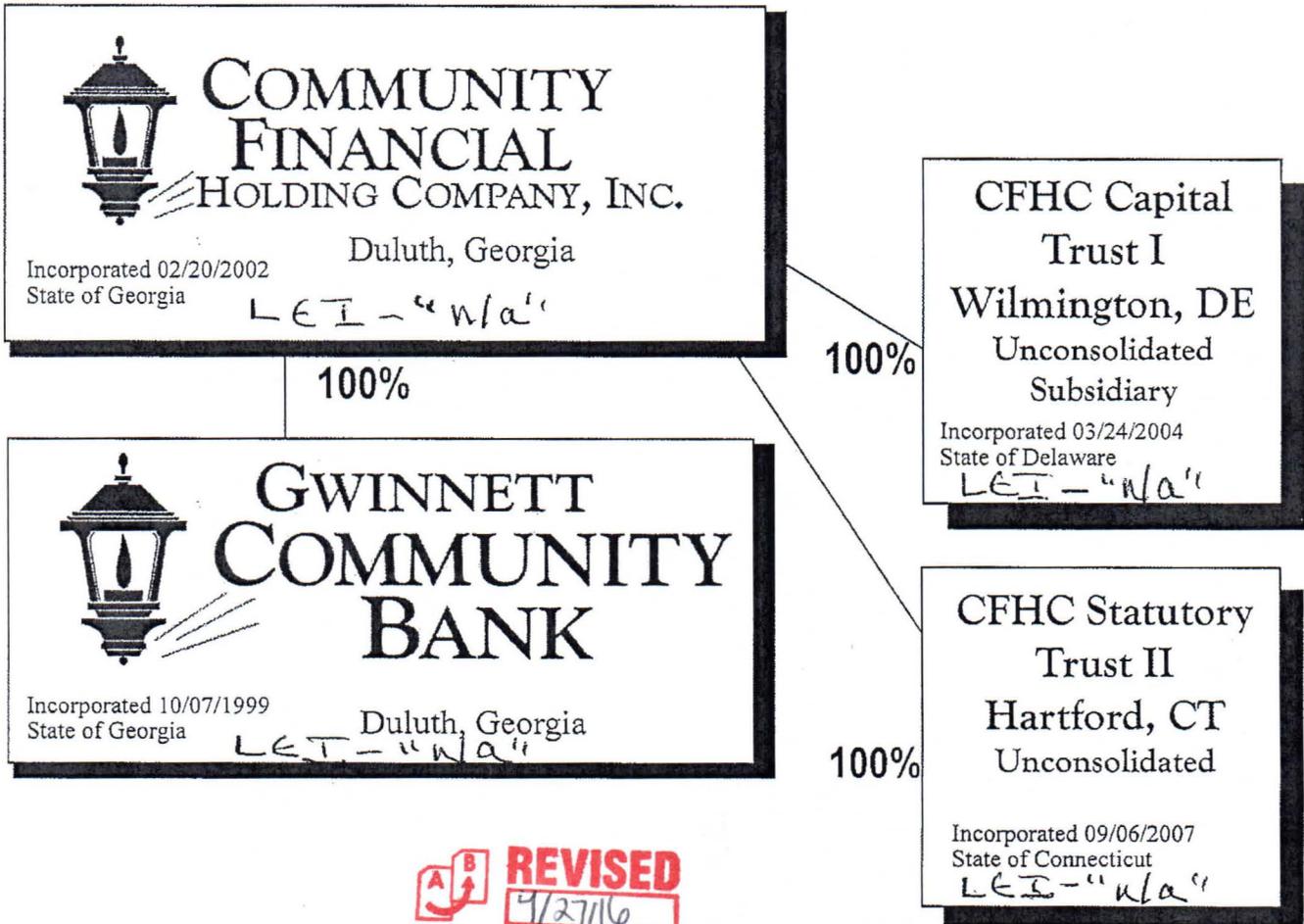
Form FR Y-6

Community Financial Holding Company, Inc.
Duluth, Georgia
Fiscal Year Ending December 31, 2015

Report Item

1. The BHC does prepare an annual report to shareholders and we will forward to the FRB when available.

2a. Organization Chart



Report Item 2b

Results: A list of branches for your depository institution: GWINNETT COMMUNITY BANK (ID_RSSD: 2853358).
 This depository institution is held by COMMUNITY FINANCIAL HOLDING COMPANY, INC. (3101010) of DULUTH, GA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

✓
 WJ

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	12/31/2015	Full Service (Head Office)	2853358	GWINNETT COMMUNITY BANK	2775 BUFORD HIGHWAY	DULUTH	GA	30096	GWINNETT	UNITED STATES	76806	0	GWINNETT COMMUNITY BANK	2853358	
ok	12/31/2015	Full Service	3687484	HAMILTON MILL BRANCH	2715 HAMILTON MILL ROAD	BUFORD	GA	30519	GWINNETT	UNITED STATES	479001	3	GWINNETT COMMUNITY BANK	2853358	
ok	12/31/2015	Full Service	3250271	SUWANEE BRANCH OFFICE	3893 LAWRENCEVILLE-SUWANEE ROAD	SUWANEE	GA	30024	GWINNETT	UNITED STATES	428079	1	GWINNETT COMMUNITY BANK	2853358	

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Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2015

Shareholders 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) Name & 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 or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Thomas J. Martin Lawrenceville, GA USA	USA	255,000 - 7% Common Stock Class B	None		
Isa Guven Buford, GA USA	USA	250,000 - 7% Common Stock Class AA			
Class B Stock		2,475,652			
Class AA Stock		845,464			
Total Shares Voting Stock		3,321,116			

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Fiscal Year Ending December 31, 2015

Report Item 4 : Insiders

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

(1) Name & 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 Gwinnett Community Bank	(3)(c) Title & Position with Other Businesses (including names of other businesses)	(4)(a) ** Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Gwinnett Communit Bank	(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 are held)
Frank W. Bell, Jr. Duluth, GA USA	Horticulturist	Director	Director	Woody's Nursery, Owner	2%	None	Woody's Nursery, Inc. 90.58% Bell and Thigpen, Ltd. (38%) Duluth Business Park (79%) D.P.W. LLC (33%) FWB Management Co. (50%)
J. Terry Gordon Lilburn, GA USA	Certified Public Accountant	Director	Director	J.Terry Gordon & Co.	1%	None	J.Terry Gordon & Co.CPA (100%) Fiddlers 8 LLC (25%) JTG Properties LLC (100%)
John T. Martin Suwanee, GA USA	N/A	Director and President	Director, President and Chief Lending Officer	N/A	*	None	N/A
Thomas J. Martin Lawrenceville, GA USA	N/A	Chairman of the Board, Director and CEO	Chairman of the Board, Director and CEO	N/A	7%	None	N/A
Miles H. Mason, III M.D. Duluth, GA USA	Physician	Director	Director	Sole Practitioner	4%	None	Mason Medical Bldg. (50%) MD Land Management Co. (50%) Mason Primary Care (20%)
Don F. Phillips, Jr. Duluth, GA USA	Business Owner	Director	Director	Atlanta Flooring and Design Centers, Inc. Owner and President	1%	None	Atlanta Flooring and Design Centers (70%) PHIJO II (50%) RFMD LLC (25%) S.B.H. LLC (50%) River Office Park LLC (15%)

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Dan Reeves Atlanta, GA USA	Retired	Director	Director		4%	None	N/A
Franklin M. Rinker Braselton, GA USA	Consultant Retired Hospital Administrator	Director	Director	Yaffe & Company, Inc. Senior Consultant	4%	None	N/A
Ann K. Amelse Gainesville, GA USA	N/A	Chief Financial Officer Secretary	Executive Vice President Chief Operating Officer Chief Financial Officer	N/A	1%	None	Marshall 1611 LLC (100%)
Donald W. Tew Duluth, GA USA	N/A	Chief Credit Officer	Executive Vice President Chief Credit Officer	N/A	*	None	N/A

* represents less than one percent
** 845,464 Class AA shares were issued in 2010 hence ownership percentage of Total Holding Company shares was reduced.