



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, DEBORAH A. COLE

Name of the Holding Company Director and Official

PRESIDENT & C.E.O

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.

Deborah A. Cole
Signature of Holding Company Director and Official

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 3602227
C.I. _____

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

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

CSB&T BANCORP, INC.

Legal Title of Holding Company

1917 HEIMAN ST

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

NASHVILLE TN 37208

City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

FLOYD WEEKES C.O.O

Name Title

615-329-4985

Area Code / Phone Number / Extension

615-329-4843

Area Code / FAX Number

AHARRIS@BANKCBN.COM

E-mail Address

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

Report Item 2a: Organizational Chart

CSB & T Bancorp, Inc.
1917 Heiman Street
37208

Fiscal Year Ending 12/31/2013

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN
State of Incorporation - TN



100%

Citizens Savings Bank &
Trust Company
1917 Heiman Street
Nashville, TN
State of Incorporation - TN

Report Item 2b: Domestic Branch Listing

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 37208

Fiscal Year Ending 12/31/2013

Citizens Bank - Main Office

Date Opened: January 1980
Street Address: 2013 Jefferson Street
Nashville, TN 37208
County: Davidson
Country: United States
Branch Type: Full Service Branch

Citizens Bank - Clarksville Highway

Date Opened: June 1998
Street Address: 3930 Clarksville Highway
Nashville, TN 37218
County: Davidson
Country: United States
Branch Type: Full Service Branch

Citizens Bank - Winchester Road

Date Opened: September 2006
Street Address: 7444 Winchester Rd, Suite 105
Memphis, TN 38125
County: Shelby
Country: United States
Branch Type: Full Service Branch

Report Item 3: Securities Holders

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 37208

Fiscal Year Ending 12/31/2013

Name, City and State	Country of Incorporation	Number and Percentage of Each Class of Voting Securities
Dr. T. B. Boyd, III Nashville, TN	USA	69,996 shares 56.54% of CSB&T stock
NCIF Control of Shares - Saurabh Narain Chicago, IL	USA	25,000 shares 20.19% of CSB&T stock
Citizens Savings Bank & Trust ESOP Control of Shares - Deborah Cole Nashville, TN	USA	7476 shares 6.04% of CSB&T stock

Report Item 3.2

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 37208

Fiscal Year Ending 12/31/2013

N/A

Report Item 4: *Insiders*

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 37208

Fiscal Year Ending 12/31/2013

Name, City, State and Country	Principal Occupation	Title and Position with Holding Company and Citizens Savings Bank & Trust Company	Title and Position with Other Businesses	Percentage of shares of CSB&T Bancorp, Inc.	Percent of shares of other businessness
Dr. T.B. Boyd, III Nashville, TN, USA	President/CEO of R.H. Boyd Publishing Corp.	Chairman	President/CEO-National Bapt. Publishing Board President--MEGA Corp. Partner- Triad II President/CEO- R.H. Boyd Publishing President/CEO- The R. H. Boyd Company	56.54%	National Bapt. Publishing Board --100% MEGA Corp.--100% Triad II--45% R.H. Boyd Publishing Corp.--50% The R.H. Boyd Company--50%
Deborah A. Cole Nashville, TN, USA	President/CEO of CSB&T and Citizens Bank	President/CEO	President/Owner- Jewels By Deborah	2.10%	Jewels By Deborah --100%
Dr. Jerry Maynard Nashville, TN, USA	Pastor	Director	Pastor - Cathedral of Praise Presiding Bishop of 4th Ecclesiastic District of the Church of God in Christ.	0.20%	
Richard Manson, Esquire Nashville, TN, USA	Attorney, owner of the Law Offices of Manson & Associates	Director	President-BTE President-MEG President-CVM Partner- Manson, Jones & Associates President - Sourcemark, LLC President-TMG	0.35%	BTE --100% MEG--100% CVM--100% Manson, Jones & Associates--50% Sourcemark, LLC - 10% TMG--100%
Dr. Reavis L. Mitchell Brentwood, TN, USA	Professor and Administrator of Fisk University	Director	N/A	0.16%	N/A
Mr. David Thibodeau Nashville, TN, USA	Retired Banker	Director	N/A	0.04%	N/A
Mr. Ronald Roberts Nashville, TN, USA	President/COO of DVL Public Relations and Advertising	Director	President/COO of DVL Public Relations and Advertising	0.04%	DVL - 14%
Mr. Floyd Weekes Old Hickory, TN, USA	COO of Citizens Bank	Secretary	N/A	0.00%	N/A
National Community Investment Fund - (Control of shares by Saurabh Narain) Chicago, IL, USA	Chief Executive Officer	Principal Shareholder	CEO of National Community Investement Fund	20.19%	N/A