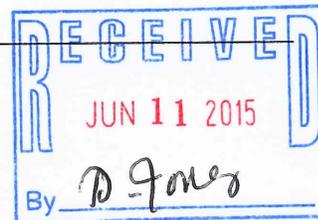


REVISED

Board of Governors of the Federal Reserve System

Revised 6/2/2015



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, Wyatt Webb

Name of the Holding Company Director and Official

CFO / EVP

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.

Wyatt Webb

Signature of Holding Company Director and Official

6/2/2015 revised ; original 3/2/15

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 1086739
C.I. _____

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

December 31, 2014

Month / Day / Year

NA LEI

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

Reporter's Name, Street, and Mailing Address

Commercial Capital Corporation

Legal Title of Holding Company

P O Box 217

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

DeKalb

MS

39328

City

State

Zip Code

Hopper Avenue

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Wyatt Webb

CFO / EVP

Name

Title

601-696-8016

Area Code / Phone Number / Extension

601-696-8043

Area Code / FAX Number

wyatt.webb@commercialbankms.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

As of December 31, 2014

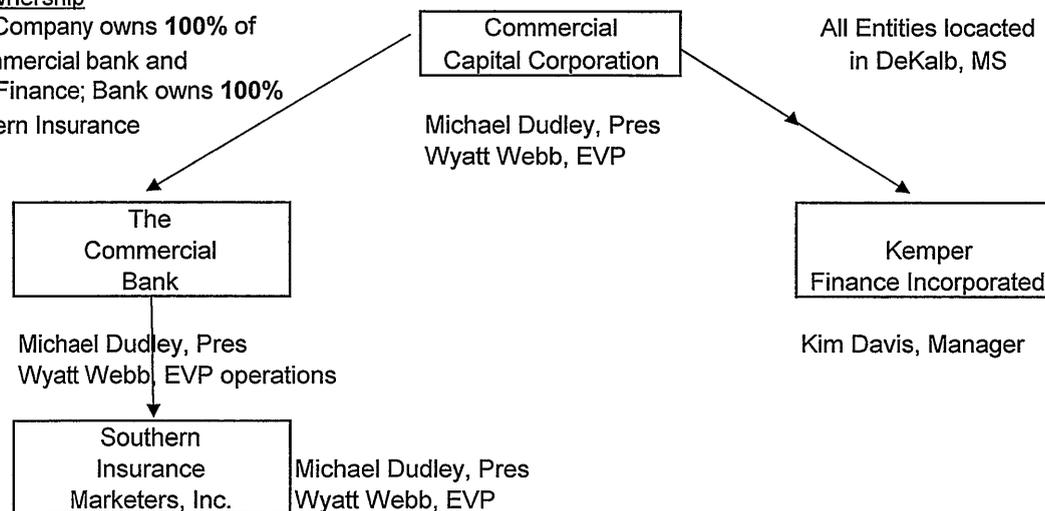
Report Item

- 1: a. The Commercial Capital Corp is not required to prepare from 10K with the SEC.
- 1: b. The Commercial Capital Corp does not prepare an annual report for its shareholders.

2: Organization Chart - All companies are incorporated in State of Mississippi

Stock Ownership

Holding Company owns **100%** of The Commercial bank and Kemper Finance; Bank owns **100%** of Southern Insurance



Directors Same for Bank and Holding Company

		Family Block	Family Block	Direct Shares		Director Only	Direct
Ref	Directors	Shares	% of Shares	Largest	shareholders	shares	% of Shares
1	William W. Clay # 38	36,520	11.98%	18,725	William W. Clay	18,725	6.14%
2	Wyatt Webb # 15	5,646	1.85%	5,646	Wyatt Webb	5,646	1.85%
4	David Sorrels # 35	4,575	1.50%	3,650	David Sorrels	3,650	1.20%
5	Michael Dudley # 37	27,895	9.15%	8,350	Michael Dudley	8,350	2.74%
6	James D. Spinks # 37	35,816	11.75%	20,136	James D Spinks	20,136	6.60%
7	William M. Pilgrim # 9	9,550	3.13%	5,793	William M. Pilgrim	5,793	1.90%
8	Kent McClain	3,595	1.18%	3,595	Kent McClain	3,595	1.18%
9	Margaret Stennis Womble	19,324	6.34%	19,324	Marget S. Womble	19,324	6.34%
10	Robert Sanford	3,708	1.22%	3,708	Robert Sanford	3,708	1.22%
	Total Directors Block	146,629	48.1%			88,927	
	Total shares	304,889	100.0%				

Definitions

Family Block shares are the total shares that are typically the total voted with proxy statements
Direct shares are the actual shareholder or direct family member (spouse, child)

Results: A list of branches for your depository institution: COMMERCIAL BANK, THE (ID_RSSD: 700430).
 This depository institution is held by COMMERCIAL CAPITAL CORPORATION (1086739) of DE KALB, MS.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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.



OK

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)	700430	COMMERCIAL BANK, THE	175 HOPPER AVENUE	DE KALB	MS	39328	KEMPER	UNITED STATES	6006		0	COMMERCIAL BANK, THE	700430
OK		Full Service	2366988	COLLINSVILLE BRANCH	9093 HIGHWAY 19 NORTH	COLLINSVILLE	MS	39325	LAUDERDALE	UNITED STATES	219941		2	COMMERCIAL BANK, THE	700430
OK		Full Service	3729526	BRIARWOOD BRANCH	7591 HIGHWAY 39 NORTH	MERIDIAN	MS	39305	LAUDERDALE	UNITED STATES	219942		3	COMMERCIAL BANK, THE	700430
OK		Full Service	3449600	MEDICAL CENTER BRANCH	1101 22ND AVENUE	MERIDIAN	MS	39301	LAUDERDALE	UNITED STATES	219943		4	COMMERCIAL BANK, THE	700430
OK		Full Service	3612637	PHILADELPHIA BRANCH	206 SOUTH LEWIS AVENUE	PHILADELPHIA	MS	39350	NESHOPA	UNITED STATES	465219		6	COMMERCIAL BANK, THE	700430

Handwritten notes:
 (LMT)
 3/2/15
 LMT
 *

Commercial Capital Corporation

FORM FR Y-6
December 31, 2014

Report Item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2014.

<u>(1)(a) & (b)</u> Name & Address (All US citizens)	<u>(1)c</u> Shares Owned	<u>(1)c</u> % shares Owned
T.R. Daws DeKalb, MS 39328 US Citizen	18,245	5.98%
Margaret S. Womble Dekalb, MS 39328 US Citizen	19,324	6.34%
Jimmy D. Spinks Dekalb, MS 39328 US Citizen	20,136	6.60%
Louie P Spinks Ranson Canyon TX 79366 US Citizen	15,680	5.14%
William Clay Dekalb, MS 39328 US Citizen	18,725	6.14%

Item 3: 2a,b,c; Shareholders not listed above with ownership, control or holdings of 5% or more with power to vote during year ending 12-31-2014.

No additional people

Commercial Capital Corporation		FORM FR Y-6			
Officers & Directors		Year Ending December 31, 2014			
As of February 17, 2015					
Report Item 4: 3a & 3b					
Holding Company or Sub		Subsidiary	Subsidiary	Subsidiary	Holding Company
Report Item	3a	3b	3b	3b	3b
	All	Commercial	Kemper	Southern	Commercial
<u>Name</u>	<u>Companies</u>	<u>Bank</u>	<u>Finance</u>	<u>Insurance</u>	<u>Capital</u>
<u>Directors</u>					
Michael Dudley	Director	Pres. \ CEO	Pres. \ CEO	Pres. \ CEO	President / CEO
Bill Clay	Director	Chairman	Chairman	Chairman	Chairman
Wyatt Webb	Director	EVP/ CFO	Vice President	Vice President	Vice President
David Sorrels	Director				
Robert Sanford	Director				
Mike Pilgrim	Director				
James D. Spinks	Director	Secretary	Secretary	Secretary	Secretary
Margaret Womble	Director	Vice Chairman	Vice Chairman	Vice Chairman	Vice Chairman
Kent McClain	Director				
<u>Asset \ Liability Committee</u>		<u>Executive Loan Committee</u>			<u>Audit Committee</u>
Michael Dudley		Michael Dudley			Bill Clay
Wyatt Webb		Wyatt Webb			David Sorrels
James D. Spinks		James D. Spinks			Robert Sanford
David Sorrels		David Sorrels			Mike Pilgrim
Mike Pilgrim		Mike Pilgrim			James D. Spinks
					Marageret S. Womble
					Kent McClain
<u>EDP Committee</u>		<u>Compliance \ Internal audit committee</u>			
Michael Dudley		Michael Dudley			
Wyatt Webb		Wyatt Webb			
Chris Harley		Chris Harley			
Bill Clay		Bill Clay			
Robert Sanford		Robert Sanford			
Margaret Womble		Margaret Womble			
Kent McClain		Kent McClain			
<u>Bank Officers -</u>					
Michael Dudley	President & CEO				
Wyatt Webb	Executive Vice President & CFO				
Kyle Covington	Senior Vice President Commercial lending				
Dexter Thornton	Vice President \ Loan Officer \ Branch Manager (Collinsville)				
Gloria Cumberland	Vice President \ Operations				
Chris Harley	Vice President \ Chief Information Officer				
Leah Hearn	Vice President \ Compliance Officer				
Espey, Craig	Asst Vice President \ Loan Officer \ Branch Manager (Meridian)				
Kenny Dickerson	Vice President \ Loan Officer \ Branch Manager (Philadelphia)				
Shea Stearns	Internal Audit Officer				
Will Moseley	Credit Administration Officer				
Mary Jones	Security Officer				
Frances Miles	Loan officer - Indirect lending				
Kimberly Baysinger	Loan officer - Secondary mortgage lender				
Lora Kennedy	Loan officer				

Commercial Capital Corporation		FORM FR Y-6			
Report Item 4: Directors and Officers		December 31, 2014			
	(2)	(4)(a)			
(1)	Principal	% of	4(b)	4©	
Name & Address	Occupation other	Voting	% of	Names of	(3)(c)
(All US citizens)	than with	Shares in	Voting	Other	<u>Position with bank\</u>
	Bank Holding	Bank Holding	Shares in	Company	<u>Position with</u>
	Company	Company	Subsides	Ownership	<u>Other Businesses</u>
William Clay DeKalb, MS 39328	Operator of Clay Feeds	6.14%	N/A	N/A	<u>Bank Board Chairman</u> Owner of : Clay Feeds - 100% B&C Farm Co. - 50% Pine Hill Company - 50% West Kemper Farm - 50% Oak Investment Company - 50% Hunters Ridge Subdivision - 25% Director - East Mississippi Electrical Power Assn Director - Meridian Stockyard Director - Ms. High School Activities Assn. Economics Teacher - EMCC
David Sorrels DeKalb, MS 39328	Retired Insurance Agent	1.20%	N/A	N/A	<u>Bank director</u> Director\Board Member of: East Mississippi Electrical Power Assn Farm Services community member Soil & Water conservation district commissioner North MS Industrial Development Authority East Central Planning & Development District
Michael Dudley DeKalb, MS 39328	President & CEO Commercial Bank	2.74%	N/A	N/A	<u>Bank CEO/President & Director</u>
James D. Spinks DeKalb, MS 39328	Attorney	6.60%	N/A	N/A	<u>Bank director</u> Director - Choctaw Area Council - Boy Scouts Commissioner - Weems Community Mental Health Center

Commercial Capital Corporation		FORM FR Y-6			
Report Item 4: Directors and Officers		December 31, 2014			
	(2)	(4)(a)			
	Principal	% of	4(b)	4(c)	
(1)	Occupation other than with	Voting	% of	Names of	(3)(c)
Name & Address	Bank Holding	Bank Holding	Shares in	Company	Position with bank\
(All US citizens)	Company	Company	Subsidiaries	Ownership	Position with Other Businesses
William M. Pilgrim DeKalb, MS 39328	Owner of Quick Cash	1.90%	N/A	N/A	<u>Bank director</u> 50% owner Hopper Street Rental; VP 50% partner West Hills Partnership 100% owner of Quick Cash
Margaret S. Womble DeKalb, MS 39328	Retired Publications Editor / teacher	6.34%	N/A	N/A	<u>Bank director</u> Kemper County Economic Development Board Community Foundation of East Miss Board Kemper County Historical Association Board
Wyatt Webb Meridian, MS 39305	CFO, Commercial Bank	1.85%	N/A	N/A	Bank EVP/CFO & Director
Robert Sanford Meridian, MS 39305	President & CEO of: Benefits Management Group Commercial Insurance Agency (Insurance companies)	1.22%	N/A	N/A	<u>Bank director</u> Owner of Benefits Management Group & Commercial Insurance Agency
Kent McLain Philadelphia, MS 39350	Owner of: McLain Plumbing & Electrical Service	1.18%	N/A	N/A	<u>Bank director</u> Owner of McLain Plumbing & Electrical Service