

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.

Fiscal year (top-tier holding company's fiscal year-end):
 12-31-13
 Month / Day / Year

1. John S. Langford
 Name of the Holding Company Director and Official
Chairman of the Board
 Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Community Southern Holdings, INC.
 Legal Title of Holding Company
3340 S. Florida Ave
 (Mailing Address of the Holding Company) Street / P.O. Box
Orlando FL 33803
 City State Zip 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.

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:
B. Bryan Robinson Sr. VP/CFO
 Name Title
863-648-2265
 Area Code / Phone Number / Extension
863-648-5595
 Area Code / FAX Number
brobinsn@communitysouthernbank.com
 E-mail Address
N/A
 Address (URL) for the Holding Company's web page

John S. Langford
 Signature of Holding Company Director and Official
3-26-2013
 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

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

For Federal Reserve Bank Use Only
 RSSD ID 4521488
 C.I. _____

Form FR Y-6

Community Southern Holdings, Inc.
 Lakeland, Florida
 Fiscal Year Ending December 31, 2013

Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, One copy is enclosed.

2a: Organizational Chart

Community Southern Holdings, Inc.
 3340 South Florida Ave.
 Lakeland, Fl. 33803
 State of Incorporation: Florida

Owns 100% of

Community Southern bank
 3340 South Florida Ave.
 Lakeland, Fl. 33803
 State of Incorporation: Florida

2b: Domestic branch listing provided to the Federal Reserve Bank.
 (See attached) report filed March 20, 2014

3: Securities Holders that own 5% or more of any class of voting securities of the Holding Company.

N/A

3.2 Securities Holders that own 5% or more of any class of voting securities of the Holding Company during the fiscal year.

N/A

26. filed March 20, 2014

Result: A list of branches for your depository institution. If you are a FDIC member institution, you will also receive a list of branches for your FDIC member institution. This depository institution is listed by FDIC member institution. If you are a FDIC member institution, you will also receive a list of branches for your FDIC member institution. The data are as of 3/13/14. Data reflects information that was received and processed through 03/13/2014.

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.

Action

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 emailing this to your FRB contact, put your institution name, city and state in the subject line of the email.

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 UNIFORM, 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 UNIFORM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3466979	COMMUNITY SOUTHERN BANK	3340 SOUTH FLORIDA AVENUE	LAKELAND	FL	33803	POLK	UNITED STATES	Not Required	445985	0	COMMUNITY SOUTHERN BANK	3466979
OK		Full Service	4444918	BARTOW BRANCH	101 WEST MAIN STREET	BARTOW	FL	33830	POLK	UNITED STATES	Not Required	527919	2	COMMUNITY SOUTHERN BANK	3466979
OK		Full Service	4444947	WINTER HAVEN BRANCH	6900 CYPRESS GARDENS BOULEVARD	WINTER HAVEN	FL	33884	POLK	UNITED STATES	Not Required	527919	2	COMMUNITY SOUTHERN BANK	3466979

FORM FRY-6
Community Southern Holdings Inc.
December 31, 2013
Report Item 4: Insiders

(1)	(2)	(3a)	(3b)	(3c)	(4a)	(4b)	(4c)
Name City, State Country	Principal Occupation if Other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies if 25% or more of voting securities are held
Robert W. Andrew Lakeland, Florida USA	Retired Commercial Banker	Director & Chairman	Director & Chairman	N/A	0.98% N/A	N/A	
Kenneth H. Compton Lakeland, Florida USA	Wealth Management	Director	Director	President/CEO Comptn. Kane & Associates Managing Member Restoration Holdings	0.16% N/A		50% Comptn. Kane & Associates Managing Member Restoration Holdings
David J. Houston Lakeland, Florida USA	CLO/EVP	Director	Director & CLO/EVP	N/A	1.88% N/A		33% Crystal Lake LLC
Gasper Kovach Jr. Lakeland, Florida USA	President & CEO HESCO FL. Coop	Director	Director	President/CEO HESCO FL. Coop	1.69% N/A		N/A
John S. Langford Lakeland, Florida USA	Citrus Grower Land Broker	Director & Vice Chairman	Director & Vice Chairman	President John Langford Inc. John Langford Realty	3.40% N/A		100% John Langford Inc. John Langford Realty
Wilfred R. Fortin Lakeland, Florida USA	Retail Sales	Director	Director	President Fortin Family LLC Fortin Holdings CEO/S&J Sports Inc. Partner/Park Place Prop.	3.37% N/A		47.5% Fortin Family LLC Fortin Holdings CEO/S&J Sports Inc. 25% Partner/Park Place Prop.
Michael A. Micallef Lakeland, Florida USA	President/CEO	Director & Presiden & CEO	Director & Presiden & CEO	N/A	2.67% N/A		N/A
Michael V. Nichols Lakeland, Florida USA	Farmer	Director	Director	N/A	1.62% N/A		N/A
Michael S. Wells Lakeland, Florida USA	CPA/CBA/CVA	Director	Director	President Wells Financial LLC Wells Financial Consulting	1.87% N/A		100% Wells Financial LLC Wells Financial Consulting
Lee A. Wroten Lakeland, Florida USA	Farmer	Director	Director	President Global Produce Sales Inc.	1.78% N/A		N/A
Bronson B. Robinson Jr. Lakeland, Florida USA	CFO/Sr. VP	CFO/Sr. VP	CFO/Sr. VP	President Fox Pen Hunt Club Inc.	0.47% N/A		45% Fox Pen Hunt Club Inc.