

Board of Governors of the Federal Reserve System



# Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):  
**December 31, 2011**  
 Month / Day / Year

I, Patrick M. Frawley  
 Name of the Bank Holding Company Director and Official  
 President & CEO  
 Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
 Community & Southern Holdings, Inc.  
 Legal Title of Bank Holding Company  
 3333 Riverwood Parkway, Suite 300  
 (Mailing Address of the Bank Holding Company) Street / P.O. Box  
 Atlanta GA 30339  
 City State Zip Code

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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:  
 Connie Davis AVP Regulatory Reporting  
 Name Title  
 706-276-8155  
 Area Code / Phone Number / Extension  
 706-276-8098  
 Area Code / FAX Number  
 connie.davis@myCSBonline.com  
 E-mail Address  
 www.myCSBonline.com  
 Address (URL) for the Bank Holding Company's web page

Signature of Bank Holding Company Director and Official  
 March 26, 2012  
 Date of Signature

*For bank 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 \_\_\_\_\_  
 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

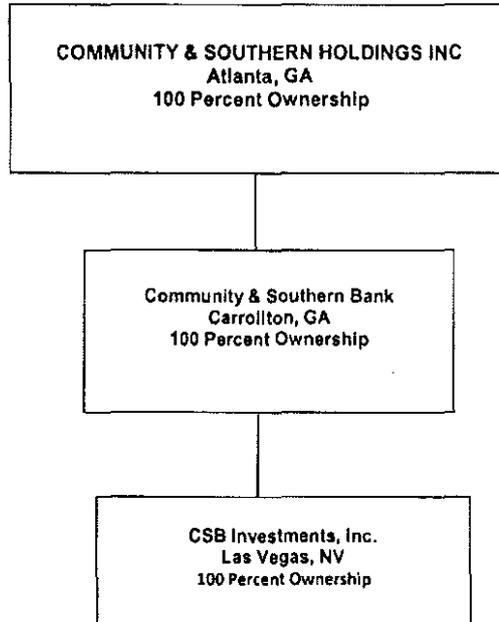
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection.



Form FR Y - 6  
COMMUNITY & SOUTHERN HOLDINGS, INC.  
Atlanta, Ga  
Fiscal Year Ending December 31, 2011

Report Item 2a

2a. Organizational Chart



**Form FR Y-6**  
**COMMUNITY & SOUTHERN HOLDINGS, INC.**  
**Fiscal Year Ending December 31, 2011**

**Report Item 2b: Domestic Branch Listing**

Popular name of the branch	Date the branch opened, closed or experienced a change	Current Street Address	City	State	Zip Code	County	Country	Applicable branch service type
COMMUNITY & SOUTHERN BANK	1/29/2010	201 MAPLE STREET	CARROLLTON	GA	30117	CARROLL	UNITED STATES	Full Service (Head Office)
CHAMBLEE BRANCH	9/17/2010	3245 CHAMBLEE DUNWOODY ROAD, SUITE 105	ATLANTA	GA	30341	DEKALB	UNITED STATES	Full Service
RIVERWOOD BRANCH	9/13/2010	3333 RIVERWOOD PARKWAY, SUITE 100	ATLANTA	GA	30339	COBB	UNITED STATES	Full Service
AUBURN OFFICE	9/17/2010	5 MAIN ST	AUBURN	GA	30011	BARROW	UNITED STATES	Full Service
BLAIRSVILLE BRANCH	3/19/2010	236 HIGHWAY 515	BLAIRSVILLE	GA	30512	UNION	UNITED STATES	Full Service
BLUE RIDGE BRANCH	3/19/2010	150 ORVIN LANCE CONNECTOR	BLUE RIDGE	GA	30513	FANNIN	UNITED STATES	Full Service
BOGART BRANCH OFFICE	9/17/2010	3990 ATLANTA HIGHWAY	BOGART	GA	30622	CLARKE	UNITED STATES	Full Service
BOWDON BRANCH	1/29/2010	205 EAST COLLEGE STREET	BOWDON	GA	30108	CARROLL	UNITED STATES	Full Service
CHATEAU ELAN BRANCH OFFICE	9/17/2010	2085 HIGHWAY 211, NW	BRASELTON	GA	30517	BARROW	UNITED STATES	Full Service
BREMEN FINANCIAL CENTER	1/29/2010	900 ATLANTIC AVENUE	BREMEN	GA	30110	HARALSON	UNITED STATES	Full Service
BUCHANAN OFFICE BRANCH	1/29/2010	3559 U.S. HIGHWAY 27	BUCHANAN	GA	30113	HARALSON	UNITED STATES	Full Service
CANTON BRANCH	9/17/2010	200 RIVERSTONE DRIVE, SUITE B	CANTON	GA	30114	CHEROKEE	UNITED STATES	Full Service
FIRST TUESDAY MALL BRANCH	1/29/2010	1004 BANKHEAD HWY	CARROLLTON	GA	30117	CARROLL	UNITED STATES	Full Service
MAPLE STREET BRANCH	1/29/2010	201 MAPLE STREET	CARROLLTON	GA	30117	CARROLL	UNITED STATES	Full Service
MOTOR BRANCH	1/29/2010	314 NEWNAN ROAD	CARROLLTON	GA	30117	CARROLL	UNITED STATES	Limited Service
CHATSWORTH BRANCH	3/19/2010	1006 HIGHWAY 76	CHATSWORTH	GA	30705	MURRAY	UNITED STATES	Full Service
CUMMING BRANCH	2/22/2011	1700 MARKET PLACE BLVD	CUMMING	GA	30041	FORSYTH	UNITED STATES	Full Service
DAHLONEGA BRANCH OFFICE	3/19/2010	53 MECHANICSVILLE ROAD	DAHLONEGA	GA	30533	LUMPKIN	UNITED STATES	Full Service
DALTON BRANCH OFFICE	3/19/2010	204 WEST CUYLER STREET	DALTON	GA	30721	WHITFIELD	UNITED STATES	Full Service
DAWSON 400 BRANCH	3/19/2010	4300 DAWSON FOREST ROAD	DAWSONVILLE	GA	30534	DAWSON	UNITED STATES	Full Service
DAWSONVILLE BRANCH	3/19/2010	28 MAIN STREET	DAWSONVILLE	GA	30534	DAWSON	UNITED STATES	Full Service
CHAPEL HILL OFFICE	1/29/2010	9360 THE LANDING DRIVE	DOUGLASVILLE	GA	30135	DOUGLAS	UNITED STATES	Full Service
DOUGLASVILLE BRANCH	9/17/2010	9001 HOSPITAL DRIVE	DOUGLASVILLE	GA	30134	DOUGLAS	UNITED STATES	Full Service

Popular name of the branch	Date the branch opened, closed or experienced a change	Current Street Address	City	State	Zip Code	County	Country	Applicable branch service type
DUNWOODY BRANCH	10/31/2011	4800 ASHFORD-DUNWOODY ROAD	DUNWOODY	GA	30338	DEKALB	UNITED STATES	Full Service
HIGHLANDS BRANCH	3/19/2010	19 HIGHLANDS CROSSING	EAST ELLIJAY	GA	30536	GILMER	UNITED STATES	Full Service
ELLIJAY BRANCH	3/19/2010	829 INDUSTRIAL BOULEVARD	ELLIJAY	GA	30540	GILMER	UNITED STATES	Full Service
FOREST PARK BRANCH	9/17/2010	4140 JONESBORO ROAD, SUITE D-2	FOREST PARK	GA	30297	CLAYTON	UNITED STATES	Full Service
JONESBORO BRANCH	9/17/2010	6592 TARA BOULEVARD, SUITE 6612	JONESBORO	GA	30236	CLAYTON	UNITED STATES	Full Service
MARIETTA BRANCH	4/30/2011	270 COBB PARKWAY, SUITE 170	MARIETTA	GA	30060	COBB	UNITED STATES	Full Service
NORCROSS BRANCH	9/17/2010	5386 JIMMY CARTER BLVD	NORCROSS	GA	30093	GWINNETT	UNITED STATES	Full Service
ROSWELL - WOODSTOCK ROAD BRANCH	10/17/2011	900 WOODSTOCK ROAD	ROSWELL	GA	30070	FULTON	UNITED STATES	Full Service
ROSWELL BRANCH	9/17/2010	10485 ALPHARETTA STREET	ROSWELL	GA	30075	FULTON	UNITED STATES	Full Service
STATHAM BRANCH	9/17/2010	1995 ATLANTA HWY, SE	STATHAM	GA	30666	BARROW	UNITED STATES	Full Service
TALLAPOOSA BRANCH	1/29/2010	3408 GEORGIA HIGHWAY 100	TALLAPOOSA	GA	30176	HARALSON	UNITED STATES	Full Service
TEMPLE BRANCH	1/29/2010	184 CARROLLTON STREET	TEMPLE	GA	30179	CARROLL	UNITED STATES	Full Service
MIRROR LAKE BRANCH	1/29/2010	2500 MIRROR LAKE BOULEVARD	VILLA RICA	GA	30180	DOUGLAS	UNITED STATES	Full Service
VILLA RICA BRANCH	1/29/2010	725 WEST BANKHEAD HWY	VILLA RICA	GA	30180	CARROLL	UNITED STATES	Full Service
HOLLY HILL OFFICE	9/17/2010	193 W. ATHENS STREET	WINDER	GA	30680	BARROW	UNITED STATES	Full Service
NORTH BROAD BRANCH	9/17/2010	279 NORTH BROAD STREET	WINDER	GA	30680	BARROW	UNITED STATES	Full Service
WINDER BRANCH	9/17/2010	76 N BROAD STREET	WINDER	GA	30680	BARROW	UNITED STATES	Full Service

**Form FR Y-6**  
**COMMUNITY & SOUTHERN HOLDINGS, INC.**  
**Fiscal Year Ending December 31, 2011**

Report Item 3: Securities holders  
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2011			Securities holders 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 12/31/2011		
(1)(a) Names & 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 of Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Lightyear Capital New York, NY	USA	Owens 8,733,009 shares common stock, 23.64% of outstanding shares of Community & Southern Holdings, Inc. 42,896 shares - .10% Options on Common Stock 285,970 - .69% Warrants	None		
Westport Capital Westport, CT	USA	Owens 2,901,814 shares common stock, 7.85% of outstanding shares of Community & Southern Holdings, Inc.			
The Endicott Group New York, NY	USA	Owens 3,018,443 shares common stock, 8.17% of outstanding shares of Community & Southern Holdings, Inc.			
The Bay Group (GMT Capital) Atlanta, GA	USA	Owens 3,658,286 shares common stock, 9.90% of outstanding shares of Community & Southern Holdings, Inc.			
Kensico Capital Greenwich, CT	USA	Owens 3,658,286 shares common stock, 9.90% of outstanding shares of Community & Southern Holdings, Inc.			
MSouth Equity Partners, L.P. Atlanta, GA	USA	Owens 3,017,887 shares common stock, 8.17% of outstanding shares of Community & Southern Holdings, Inc.			

**Form FR Y-6**  
**COMMUNITY & SOUTHERN HOLDINGS INC**  
**Fiscal Year Ending December 31, 2011**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(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 held)
Chris Casciato, New York, NY	Investment Banker	Director	Director, Community & Southern Bank	Managing Director, Lightyear Capital, New York, NY	None	None	N/A
J. Joseph Edwards, Barnesville, GA	Community Banker	Director	Director, Community & Southern Bank	Chief Executive Officer - United Bank Corp., Zebulon, Georgia	0.03%	None	N/A
Patrick Frawley, Brownsboro, AL	N/A	Director & CEO	CEO & Director, Community & Southern Bank	N/A	0.03%	None	N/A
Michael McGovern, Atlanta, GA	Consultant	Director	Director, Community & Southern Bank	Chairman/Vice President - Training Solutions Interactive, Atlanta, GA	0.39%	None	Realty Corp. (100%); Training Solutions Interactive (80%); Services Distribution Solutions (67%); Reynolds Development Company (45%)
John Spiegel, Ponte Vedra Beach, FL	Retired	Director	Director (Chairman), Community & Southern Bank	N/A	0.11%	None	Spiegel/Pearson Farm (25%)
Stewart Brown, Alexandria, VA	Management Consultant	N/A	Director, Community & Southern Bank	Associate, Potomac Basic Land LLC, Alexandria, VA	None	None	Potomac Basin Land, LLC (60%)
Peter Aronson, Los Angeles, CA	Investment Professional	Director	N/A	Principal, MP Opportunity Partners I, LLC, Los Angeles, CA	None	None	MP Opportunity Partners I, LLC (50%)
Jansen Noyes, III, Vero Beach, FL	Retired	Director	N/A	N/A	0.03%	None	N/A
Paul Guenther, Grahamsville, NY	Retired	Director (Chairman)	N/A	N/A	0.07%	None	N/A
Anthony P. Valduga, Atlanta, GA	N/A	CFO	CFO, Community & Southern Bank	N/A	0.00%	None	N/A
Steve Stone, Atlanta, GA	N/A	Chief Administrative Officer, General Counsel & Secretary	Chief Administrative Officer, General Counsel & Secretary, Community & Southern Bank	N/A	0.01%	None	N/A
Lee Sessions, Atlanta, GA	N/A	President	President, Community & Southern Bank	N/A	0.00%	None	N/A
Lightyear Capital, New York, NY	N/A	N/A	N/A	N/A	23.64%	None	N/A

NOTE: All Individuals listed above are U.S. Citizens.