



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.

I, Luther Drummond

Name of the Holding Company Director and Official

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 of Holding Company Director and Official

05/19/2016

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 1493579
C.I. _____

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

Drummond Banking Company

Legal Title of Holding Company

P.O. Box 1039

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

Chiefland FL 32644

City State Zip Code

1627 N Young Blvd

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Todd Battle Secretary/Treasurer

Name Title

352-528-1706

Area Code / Phone Number / Extension

352-529-4606

Area Code / FAX Number

tbattle@drummondbank.com

E-mail Address

N/A

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

Form FR Y-6

Drummond Banking Company
Chiefland, FL
Fiscal Year Ending December 31, 2015

Report Item

1: An annual report is not prepared.

2a: Organization Chart

Drummond Banking Company
Chiefland, FL
LEI: n/a
Florida Corporation
800,000 authorized shares, 99,710 outstanding
Owns 1,000 shares (100%) of Nature Coast Insurance
Owns 220,000 shares (100%) of Drummond Community Bank

Nature Coast Insurance
Chiefland, FL
LEI: n/a
Florida Corporation
1,000 authorized shares, 1,000 outstanding

Drummond Community Bank
Chiefland, FL
LEI: n/a
Florida Corporation
220,000 authorized shares, 220,000 outstanding
Owns (100%) of Bankers Title of the Nature Coast.
Owns 1,000 shares (100%) of Nature Coast Financial Services, Inc.

Bankers Title of the Nature Coast
Old Town, FL
LEI: n/a
Florida Corporation

Nature Coast Financial Services, Inc.
Williston, FL
LEI: n/a
Florida Corporation
1,000 authorized shares, 1,000 outstanding

 **REVISED**
6/3/16

2b: Submitted via email on 1/27/2016.

Results: A list of branches for your depository institution: DRUMMOND COMMUNITY BANK (ID_RSSD: 1436071).

This depository institution is held by DRUMMOND BANKING COMPANY (1493579) of CHIEFLAND, FL.

The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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		Full Service (Head Office)	1436071	DRUMMOND COMMUNITY BANK	1627 NORTH YOUNG BOULEVARD	CHIEFLAND	FL	32626	LEVY	UNITED STATES	45603	0	DRUMMOND COMMUNITY BANK	1436071	
OK		Limited Service	3696002	ARCHER BRANCH	16449 SW ARCHER ROAD	ARCHER	FL	32618	ALACHUA	UNITED STATES	360863	14	DRUMMOND COMMUNITY BANK	1436071	
OK		Full Service	3695993	BRONSON BRANCH	331 EAST HATHAWAY AVENUE	BRONSON	FL	32621	LEVY	UNITED STATES	181179	13	DRUMMOND COMMUNITY BANK	1436071	
OK		Full Service	283232	CEDAR KEY BRANCH	7060 C STREET	CEDAR KEY	FL	32625	LEVY	UNITED STATES	7872	1	DRUMMOND COMMUNITY BANK	1436071	
OK		Full Service	2228862	CROSS CITY BRANCH	200 SOUTH WEST CEDAR STREET	CROSS CITY	FL	32628	DIXIE	UNITED STATES	288990	4	DRUMMOND COMMUNITY BANK	1436071	
OK		Full Service	1396595	INGLIS OFFICE	345 HIGHWAY 40 WEST	INGLIS	FL	34449	LEVY	UNITED STATES	181178	12	DRUMMOND COMMUNITY BANK	1436071	
OK		Full Service	3741014	MAYO BRANCH	130 NE CLYDE AVENUE	MAYO	FL	32066	LAFAYETTE	UNITED STATES	470760	7	DRUMMOND COMMUNITY BANK	1436071	
OK		Full Service	3741023	OLD TOWN BRANCH	NORTH HIGHWAY 19 AND 349	OLD TOWN	FL	32680	DIXIE	UNITED STATES	362087	6	DRUMMOND COMMUNITY BANK	1436071	
OK		Full Service	3741032	TRENTON BRANCH	1502 EAST WADE STREET	TRENTON	FL	32693	GILCHRIST	UNITED STATES	359710	5	DRUMMOND COMMUNITY BANK	1436071	
OK		Limited Service	3695984	WILLISTON DRIVE-THRU	120 SW 7TH STREET	WILLISTON	FL	32696	LEVY	UNITED STATES	181177	11	DRUMMOND COMMUNITY BANK	1436071	
OK		Full Service	107431	WILLISTON MAIN OFFICE	342 E NOBLE AVE	WILLISTON	FL	32696	LEVY	UNITED STATES	102	9	DRUMMOND COMMUNITY BANK	1436071	

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December 31, 2015**

3: Shareholders

(1)(a)		(1)(b)	(1)(c)
Graham Luther Drummond Irrevocable Trust	Chiefland, FL/USA	USA	57,075 57% common stock
Jack Mann Revocable Trust	Chiefland, FL/USA	USA	5,000 5% common stock
(2)(a)		(2)(b)	(2)(c)
None			

4: Directors and Officers

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Luther Drummond Chiefland, FL/USA	Bank President	Chairman	Chairman / President Drummond Community Bank	N/A	57%	None	None
Gray Drummond Chiefland, FL/USA	Bank EVP	Director	EVP/Director Drummond Community Bank President / Director Bankers Title of the Nature Coast	N/A	0%	None	None
Todd Battle Williston, FL/USA	Bank CFO	Secretary/ Treasurer	SVP/CFO Drummond Community Bank Director Bankers Title of the Nature Coast	N/A	0%	None	None

 **REVISED**
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