

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, William R. Cowart
Name of the Holding Company Director and Official
Secretary
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
02/06/2015
Date of Signature

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014

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:
William Cowart Secretary
Name Title

352-490-4034
Area Code / Phone Number / Extension

352-4904084
Area Code / FAX Number

wrcowart@drummondbank.com
E-mail Address

www.drummondbank.com
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

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. _____

Form FR Y-6

**Drummond Banking Company
Chiefland, FL
Fiscal Year Ending December 31, 2014**

Report Item

1: An annual report is attached.

2a: Organization Chart

Drummond Banking Company
Chiefland, FL
Florida Corporation
800,000 authorized shares, 99,826 outstanding
Owns 1,000 shares (100%) of Nature Coast Insurance
Owns 220,000 shares (100%) of Drummond Community Bank

Nature Coast Insurance
Chiefland, FL
Florida Corporation
1,000 authorized shares, 1,000 outstanding

Drummond Community Bank
Chiefland, FL
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
Florida Corporation

Nature Coast Financial Services, Inc.
Williston, FL
Florida Corporation
1,000 authorized shares, 1,000 outstanding

2b: Drummond Community Bank - Branch Listing

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

Fiscal Year Ending December 31, 2014

3: Shareholders

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

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 DRUMMOND BANKING COMPANY
 Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

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

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	Title & Position With Subsidiaries (include names of subsidiaries)	Title & Position With Other (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)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of Companies and percentages of voting securities held)
Luther Drummond Chiefland, Florida USA	N/A	Chairman/President Director	Drummond Community Bank	N/A	57%	N/A	N/A
Gray Drummond Chiefland, Florida USA	N/A	Exec Vice President Director	Exec Vice President Director Drummond Community Bank	N/A	0%	N/A	N/A
			President/Director Bankers Title	N/A	0%	N/A	N/A
William Cowart Trenton, Florida USA	N/A	Vice President/ Secretary/Director	Secretary Drummond Community Bank	N/A	N/A	N/A	N/A