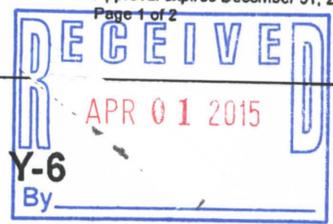


Board of Governors of the Federal Reserve System



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, W. S. Perry
Name of the Holding Company Director and Official
Chairman
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.

W. S. Perry 3/31/15
Signature of Holding Company Director and Official

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 1134050
C.I. _____

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

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
Reporter's Name, Street, and Mailing Address
The Nashville Holding Company, Inc.
Legal Title of Holding Company
PO Box 128
(Mailing Address of the Holding Company) Street / P.O. Box
Nashville GA 31639
City State Zip Code

Physical Location (if different from mailing address)
Person to whom questions about this report should be directed:
W.S. Perry Chairman and CEO
Name Title
229-686-7444
Area Code / Phone Number / Extension
229-686-3079
Area Code / FAX Number
bperry@nhcbanking.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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

NONE

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

FORM FRY-6
THE NASHVILLE HOLDING COMPANY, INC.
12/31/2014

Report Item 1 The Nashville Holding Company is not an SEC registered company and does not prepare an annual report to shareholders.

Report Item 2a The Nashville Holding Company Incorporated in Georgia
301 S. Davis Street
Nashville, GA, USA

The Citizens Bank 100% Incorporated in Georgia
301 S. Davis Street
Nashville, GA

FORM FRY-6
 THE NASHVILLE HOLDING COMPANY, INC.
 12/31/2014

Report Item 2b.

	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country
no change	Full Service (Head Office)	809539	Citizens Bank, The	301 South Davis St.	Nashville	GA	31639	Berrien	US
no change	Full Service	980634	Adel Branch	101 North Hutchinson Ave.	Adel	GA	31620	Cook	US
no change	Limited Service	898636	Ray City Branch	401 Patten Avenue	Ray City	GA	31645	Berrien	US
no change	Full Service	3202289	Bemiss Branch Office	4060 Bemiss Road	Valdosta	GA	31605	Lowndes	US

FRY-6
THE NASHVILLE HOLDING COMPANY, INC.
12/31/2014

Report Item 2 - Supplemental Question N/A

Report Item 3 - Part 2 N/A

Form FR Y-6
THE NASHVILLE HOLDING COMPANY, INC.
Fiscal Year Ending December 31, 2014

Report Item 3: Shareholders

(1)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2014

(1)(a) Name & Address City, State, Zip Code	(1)(b) Country of Citizenship	(1)(c) Number and Percentage of Shares owned/controlled
W S Perry Nashville, Georgia	USA	40,902 16.21%
Howard Steven Perry Nashville, Georgia	USA	31,883 12.63%
Sara Amelia Parkerson Greensboro, Georgia	USA	30,135 11.95%
Edmond L Perry Nashville, Georgia	USA	16,276 6.45%
Luci Howard Driscoll Winston-Salem, North Carolina	USA	18,895 7.49%
Anita Howard Keidel John Creek, Georgia	USA	18,895 7.49%

Form FR Y-6
THE NASHVILLE HOLDING COMPANY, INC.
Officers and Directors
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

1	2	3(a)	3(b)	3(c)	4(a)	4(b)	4(c)
Name, City, State, Zip Code	Principal Occupation other than BHC	Title/Position with BHC	Title/Position with Bank Subsidiary	Title/Position with Other Businesses	Voting Shares in BHC	Percentage Voting Shares in Subsidiary	Other Companies (if 25% or more voting securities held)
W S PERRY	N/A	CHM BD/CEO	CHM BD & PRES/THE CITIZENS BANK	NONE	16.21%	NONE	NONE
NG HOUSTON NASHVILLE, GA USA	BUSINESSMAN	DIRECTOR	DIRECTOR/THE CITIZENS BANK	CO OWNER HOUSTON AND COMPANY	3.19%	NONE	NONE
JUSTIN PERRY ATLANTA, GA USA	ATTORNEY	DIRECTOR	NONE	COASTAL STATES BANK GENERAL COUNSEL	0.36%	NONE	NONE
EDMOND L PERRY NASHVILLE, GA USA	BUSINESSMAN	DIRECTOR	DIRECTOR/ THE CITIZENS BANK	NONE	6.45%	NONE	NONE
H STEVEN PERRY NASHVILLE, GA USA	N/A	DIRECTOR & VICE CHAIRMAN/SEC NASHVILLE HOLDING	DIRECTOR/CEO THE CITIZENS BANK	NONE	12.63%	NONE	NONE
JOE HARVEY, III NASHVILLE, GA USA	BUSINESSMAN	DIRECTOR	NONE	NONE	0.38%	NONE	NONE
ROBERT B GRINER NASHVILLE, GA USA	N/A	DIRECTOR	CITY PRESIDENT	NONE	0.04%	NONE	NONE
K ANDREW MORRISON NASHVILLE, GA USA	BUSINESSMAN	DIRECTOR	NONE	MORRISONS HOME CENTER-PRESIDENT TM POLY-FILM/PRES KA MORRISON FAMILY LLC/PRESIDENT - DESIGN MANUFACTURING GROUP	0.28%	NONE	NONE
SARA AMELIA PARKERSON GREENSBORO, GA USA	RETIRED	DIRECTOR	NONE	NONE	11.95%	NONE	NONE