

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.

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)

I, T.E. Lane

Name of the Holding Company Director and Official

President

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.

Reporter's Name, Street, and Mailing Address

Southern National Corporation

Legal Title of Holding Company

P.O. Box 400

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

Andalusia AL 36420

City State Zip Code

225 East Three Notch Street, Andalusia, AL 36420

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:

Wendy A Butler Treasurer

Name Title

334-222-2561

Area Code / Phone Number / Extension

334-427-4381

Area Code / FAX Number

wbutler@bankccb.com

E-mail Address

Signature of Holding Company Director and Official

03/25/2015

Date of Signature

Address (URL) for the Holding Company's web page

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

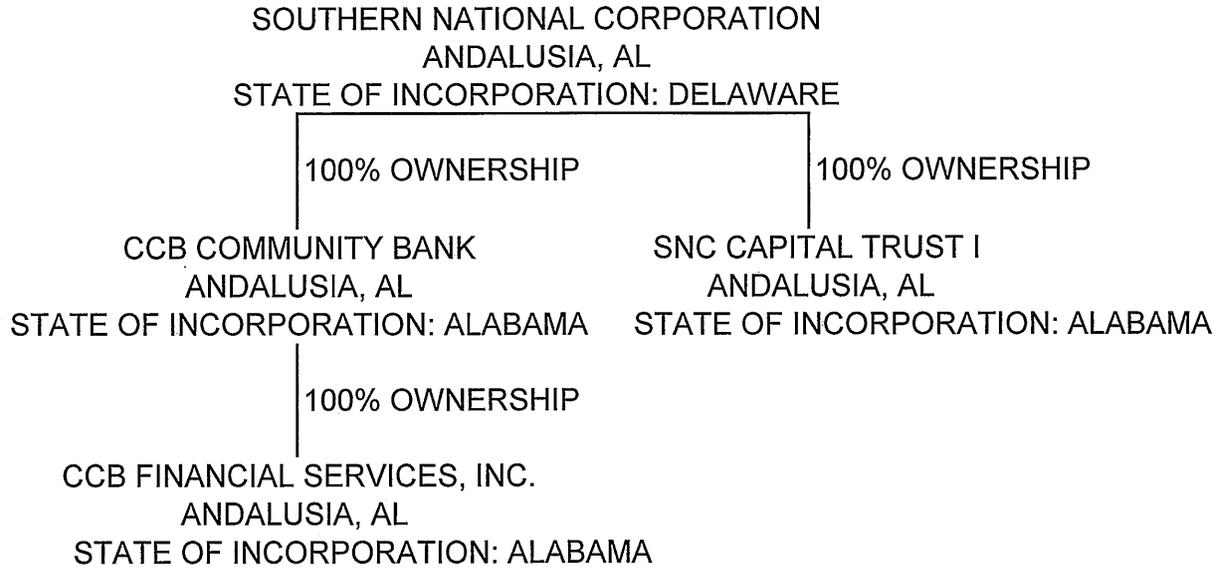
RSSD ID 10 20395  
 C.I. \_\_\_\_\_

FORM FR Y-6

SOUTHERN NATIONAL CORPORATION  
ANDALUSIA, ALABAMA  
FISCAL YEAR ENDING DECEMBER 31, 2014

REPORT ITEM 2a: ORGANIZATION CHART

CCB COMMUNITY BANK AND SNC CAPITAL TRUST 1 ARE 100% OWNED  
SUBSIDIARIES OF SOUTHERN NATIONAL CORPORATION (HOLDING COMPANY).



Results: A list of branches for your holding company: SOUTHERN NATIONAL CORPORATION (1020395) of ANDALUSIA, AL.  
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

**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)	655839	CCB COMMUNITY BANK	225 EAST THREE NOTCH STREET	ANDALUSIA	AL	36420	COVINGTON	UNITED STATES	10739	0	CCB COMMUNITY BANK	655839	
OK		Full Service	3175132	OPP BRANCH	609 FLORALA HWY	OPP	AL	36467	COVINGTON	UNITED STATES	466805	1	CCB COMMUNITY BANK	655839	
OK		Full Service	3619690	CRESTVIEW BRANCH	1290 NORTH FERDON BOULEVARD	CRESTVIEW	FL	32536	OKALOOSA	UNITED STATES	467450	2	CCB COMMUNITY BANK	655839	
OK		Full Service	4532974	NICEVILLE BRANCH	1502 EAST JOHN SIMS PARKWAY	NICEVILLE	FL	32578	OKALOOSA	UNITED STATES	Not Required	Not Required	CCB COMMUNITY BANK	655839	

FORM FR Y-6

SOUTHERN NATIONAL CORPORATION  
 ANDALUSIA, ALABAMA  
 FISCAL YEAR ENDING DECEMBER 31, 2014

REPORT ITEM 3: SHAREHOLDERS

THERE ARE 1,186,102 OUTSTANDING SHARES OF STOCK IN SOUTHERN NATIONAL CORPORATION.

PART (1)

1(a)	1(b)	1(c)	
		#	%
The U.W.W. Sidney Fuller Family Trust J. Mel Fuller Trustee Andalusia AL 36420 USA	USA	99,998 Common	8.43%
Louisa Mann Baker Andalusia AL 36420 USA	USA	70,000 Common	5.90%
David McKowen, Jr Andalusia AL 36420 USA	USA	100,000 Common	9.32%
James M. Taylor II Family Trust Regions Morgan Keegan Trustee Andalusia, AL 36420 USA	USA	75,000 Common	6.32%
Riley R Taylor Non-Marital Trust C/O Ala Trust Inc. Birmingham, AL 35296 USA	USA	100,000 Common	8.43%
Charles Roland Andalusia, AL 36420 USA	USA	140,000 Common	12.69%
John Vick Andalusia AL 36420 USA	USA	100,000 Common	8.43%

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SOUTHERN NATIONAL CORPORATION  
ANDALUSIA, ALABAMA  
FISCAL YEAR ENDING DECEMBER 31, 2014

REPORT ITEM 3: SHAREHOLDERS - continued

Thomas E Lane Freeport, FL 32439 USA	USA	85,000 Common	7.17%
Rupert E. Phillips Destin, FL 32541 USA	USA	100,000 Common	8.43%

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SOUTHERN NATIONAL CORPORATION  
ANDALUSIA, ALABAMA  
FISCAL YEAR ENDING DECEMBER 31, 2014

REPORT ITEM 3, PART 2

<u>2(a)</u>	<u>2(b)</u>	<u>2(c)</u>	
		<u>#</u>	<u>%</u>

NONE

## FORM FR Y-6

SOUTHERN NATIONAL CORPORATION  
ANDALUSIA, ALABAMA  
FISCAL YEAR ENDING DECEMBER 31, 2014

REPORT ITEM 4: INSIDERS

(1)	(2)	(3) (a)	(3) (b)	(3) (c)	(4) (a)	(4) (b)	(4) (c)
Charles Roland Andalusia, AL USA	Farmer	Director	Director, CCB Community Bank	None	12.69%	None	100% Charles Roland & Company
Kim Roland Andalusia, AL USA	Spicer's Dry Cleaning, Owner	Director	Director, CCB Community Bank	Spicer's Dry Cleaning Owner	3.37%	None	100%, Spicer's Dry Cleaning
J Mel Fuller Lawrenceville, GA, USA	Builder Columns & Moldings	Director	Director, CCB Community Bank	None	0.0002%	None	100% Melton Classics Inc
Mark Harper Andalusia AL USA	President, Harper Electric Const Co	Director	Director, CCB Community Bank	President, Harper Electric Company	2.70%	None	56.04% Harper Electric Construction
David McKowen, Jr Destin, FL USA	M.D., Retired	Director Vice-Chairman of the Board	Director, CCB Community Bank	None	9.32%	None	100% McKowen & Day PC
John Taylor Andalusia AL USA	VP General Parts, Inc., Carquest	Director	Director, CCB Community Bank	None	0.25%	None	None
Riley R. Taylor Andalusia AL USA	Owner, Taylor Linen Service	Director	Director, CCB Community Bank	Taylor Linen Service, President	0.25%	None	49.0000% Taylor Linen Service
John E Vick Andalusia AL USA	Owner, John Vick & Company	Director Chairman of the Board	Director, CCB Community Bank	John Vick & Co., Owner	8.43%	None	100.0000% John Vick & Co
Thomas E Lane Freeport, FL, USA	Southern National Corp President	Director President	Chairman of the Board, CEO, CCB Community Bank	None	7.17%	None	None
Louisa M Baker Andalusia, AL USA	Retired	Director Secretary	Director, CCB Community Bank	None	5.90%	None	None
Daniel Taylor Birmingham, AL USA	Owner Medical Clinics	Director	Director, CCB Community Bank	Medical Clinics Owner	2.11%	None	100% Medical Clinics