

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.

1. Michael A. Mallett
 Name of the Holding Company Director and Official
President/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.

Michael A. Mallett
 Signature of Holding Company Director and Official
5/13/2015
 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 4521688
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
12/31/2014
 Month / Day / Year
N/A
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Community Southern Holdings Inc.
 Legal Title of Holding Company
3340 S. Florida Ave
 (Mailing Address of the Holding Company) Street / P.O. Box
Lakeland FL 33803
 City State Zip Code
N/A
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Bryan Robison SRVP/CEO
 Name Title
863-648-2265
 Area Code / Phone Number / Extension
863-648-5595
 Area Code / FAX Number
brobison@communitysouthernbank.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

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.

MA

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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Form FR Y-6

Community Southern Holdings, Inc.
Lakeland, Florida
Fiscal Year Ending December 31, 2014

Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, One copy is enclosed. "Proxy material to follow upon completion".

2a: Organizational Chart

Community Southern Holdings, Inc.
3340 South Florida Ave.
Lakeland, Fl. 33803
State of Incorporation: Florida

Owns 100% of

Community Southern bank
3340 South Florida Ave.
Lakeland, Fl. 33803
State of Incorporation: Florida

2b: Domestic branch listing provided to the Federal Reserve Bank.
(See attached) report filed March 17, 2015

3: Securities Holders that own 5% or more of any class of voting securities of the Holding Company.

N/A

3.2 Securities Holders that own 5% or more of any class of voting securities of the Holding Company during the fiscal year.

N/A

Results: A list of branches for your holding company: COMMUNITY SOUTHERN HOLDINGS, INC. (4521688) of LAKELAND, FL. 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) | 3466979 | COMMUNITY SOUTHERN BANK | 3340 SOUTH FLORIDA AVENUE | LAKELAND | FL | 33803 | POLK | UNITED STATES | 445995 | 0 | COMMUNITY SOUTHERN BANK | 3466979 | |
| ok | | Full Service | 4444938 | BARTOW BRANCH | 101 WEST MAIN STREET | BARTOW | FL | 33830 | POLK | UNITED STATES | 474209 | 1 | COMMUNITY SOUTHERN BANK | 3466979 | |
| ok | | Full Service | 4444947 | WINTER HEAVEN BRANCH | 6900 CYPRESS GARDENS BOULEVARD | WINTER HAVEN | FL | 33884 | POLK | UNITED STATES | 527919 | 2 | COMMUNITY SOUTHERN BANK | 3466979 | |

✓

FORM FRY-6
Community Southern Holdings Inc.
December 31, 2014
Report Item 4: Insiders

| (1) | (2) | (3a) | (3b) | (3c) | (4a) | (4b) | (4c) |
|--|--|---|---|--|--|---|---|
| Name City, State Country | Principal Occupation if Other than with Holding Company | Title & Position with Holding Company | Title & Position with Subsidiaries (include names of subsidiaries) | Title & Position with Other Businesses (include names of other businesses) | Percentage of Voting Shares in Holding Company | Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | List names of other companies if 25% or more of voting securities are held |
| Kenneth H. Compton Lakeland, Florida USA | Wealth Management | Director | Director | President/CEO Comptn, Kane & Associates Managing Member Restoration Holdings | 0.98% | N/A | 100% Comptn, & Associates Managing Member Restoration Holdings |
| David J. Houston Lakeland, Florida USA | CLO/EVP | Director | Director & CLO/EVP | N/A | 0.94% | N/A | 33% Crystal Lake LLC |
| Gasper Kovach Jr. Lakeland, Florida USA | President & CEO HESCO FL. Coop | Director | Director | President/CEO HESCO FL. Coop | 1.43% | N/A | N/A |
| John S. Langford Lakeland, Florida USA | Citrus Grower Land Broker | Director & Vice Chairman | Director & Vice Chairman | President John Langford Inc. John Langford Realty | 3.46% | N/A | 100% John Langford Inc. John Langford Realty |
| Wilfred R. Fortin Lakeland, Florida USA | Retail Sales | Director | Director | President Fortin Family LLC Fortin Holdings CEO/S&J Sports Inc. Partner/Park Place Prop. | 3.54% | N/A | 47.5% Fortin Family LLC Fortin Holdings CEO/S&J Sports Inc. 25% Partner/Park Place Prop. |
| Michael A. Micallef Lakeland, Florida USA | President/CEO | Director & President & CEO | Director & President & CEO | N/A | 1.03% | N/A | N/A |
| Michael S. Wells Lakeland, Florida USA | CPA/CBA/CVA | Director | Director | President Wells Financial LLC Wells Financial Consulting | 1.60% | N/A | 100% Wells Financial LLC Wells Financial Consulting |
| Bronson B. Robinson Jr. Lakeland, Florida USA | CFO/Sr. VP | CFO/Sr. VP | CFO/Sr. VP | President Fox Pen Hunt Club Inc. | 0.07% | N/A | 45% Fox Pen Hunt Club Inc. |