

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK
OF CLEVELAND



Annual Report of Holding Companies—FR Y-6

2015 APR - 7 P 12:39
STATISTICS & ANALYSIS
DEPARTMENT

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 David Michael

Name of the Holding Company Director and Official

President & Treasurer

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

03/25/2015

REVISED 04/06/2015

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 1071678
C.I. _____

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

Community Holding Company

Legal Title of Holding Company

P.O. Box 365

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

Inez

KY

41224

City

State

Zip Code

41 West Main Street, Inez, KY 41224

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

William David Michael

President & Treasurer

Name

Title

606-298-3511

Area Code / Phone Number / Extension

606-298-3511

Area Code / FAX Number

dmichael@inezdepositbank.com

E-mail Address

www.inezetdepositbank.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 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.

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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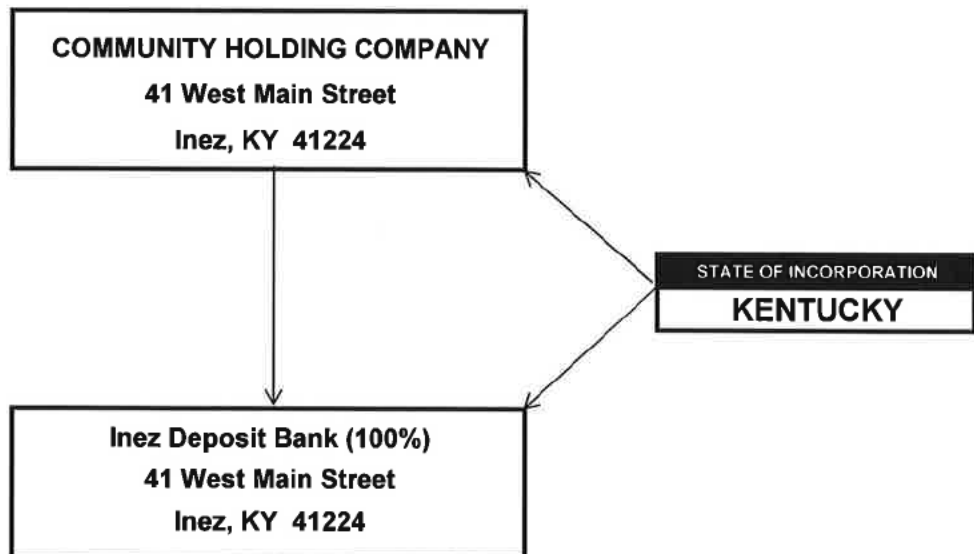
Zip Code

Physical Location (if different from mailing address)

COMMUNITY HOLDING COMPANY

Item 1. See the enclosed copy of the 12/31/2014 Community Holding Company Audit Report.

Item 2a.



Item 2b. Domestic Branch Listing - Submitted/Confirmed via email on March 23, 2015

Item 3. See attached listing.

Item 4. See attached listing.

Results: A list of branches for your holding company: **COMMUNITY HOLDINGS COMPANY (10071678) of INEZ, KY**
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)	1001817	INEZ DEPOSIT BANK	41 W MAIN STREET	INEZ	KY	41224	MARTIN	UNITED STATES	5962		INEZ DEPOSIT BANK	1001817	
OK		Full Service	4167394	BRANCH	94 COMMERCE DRIVE	LOUISA	KY	41230 E	LAWRENC	UNITED STATES	495111		INEZ DEPOSIT BANK	1001817	
OK		Full Service	1017210	LOUISA BRANCH	202 EAST MAIN STREET	LOUISA	KY	41230 E	LAWRENC	UNITED STATES	1748		INEZ DEPOSIT BANK	1001817	
OK		Full Service	618218	WARFIELD BRANCH	71 RIVERFRONT ROAD	WARFIEL	KY	41267	MARTIN	UNITED STATES	219865		INEZ DEPOSIT BANK	1001817	

COMMUNITY HOLDING COMPANY

REPORT ITEM 3: SHAREHOLDERS

(1)(a)	(1)(b)	(1)(c)			
NAME AND ADDRESS	COUNTRY OF CITIZENSHIP			NUMBER AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES	
Joanne K. Duncan Inez, KY [REDACTED]	USA		17	0.619%	Common Stock
		*	782	28.467%	
		**	4	0.146%	
Robert M. Duncan Inez, KY [REDACTED]	USA		446	16.236%	Common Stock
		*	782	28.467%	
		**	4	0.146%	
Robert M. Duncan, Jr. Lexington, KY [REDACTED]	USA		218	7.936%	Common Stock
Karen Rogers Winston Salem, NC [REDACTED]	USA		169	6.152%	Common Stock

* Joanne K. and Robert M. Duncan own 782 shares jointly of common stock.

** Joanne K. and Robert M. Duncan, Trustee own 4 shares.

(2)(a)	(2)(b)	(2)(c)			
NAME AND ADDRESS	COUNTRY OF CITIZENSHIP			NUMBER AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES	
N/A	N/A			N/A	

COMMUNITY HOLDING COMPANY **REPORT ITEM 4: DIRECTORS AND OFFICERS**

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
NAME & ADDRESS (CITY, STATE, COUNTRY)	PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	TITLE & POSITION WITH BANK HOLDING COMPANY	TITLE & POSITION WITH SUBSIDIARIES	TITLE & POSITION WITH OTHER BUSINESSES	PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES	LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD
Joanne K. Duncan Inez, KY ■■■■ USA	N/A	President & Director	Vice Chairman, Inez Deposit Director, Inez Deposit	N/A	0.619% * 28.467% ** 0.146%	N/A	N/A
Robert M. Duncan Inez, KY ■■■■ USA	N/A	Chairman & CEO Director	Chairman & CEO - IDB Director - IDB	N/A	16.236% * 28.467% ** 0.146%	N/A	N/A
Valerie A. Duncan Lexington, KY ■■■■ USA	N/A	Director	Advisor - IDB	N/A	0.036%	N/A	N/A
Lafe S. Hinkle, II Louisia, KY ■■■■ USA	N/A	Advisory Director	Vice President - IDB	N/A	1.675%	N/A	Vinson Apts. (100%)
David Michael Louisia, KY ■■■■ USA	N/A	Treasurer & Director	President & Director - IDB	N/A	0.437%	N/A	N/A
Jo Ann Roberts Louisia, KY ■■■■ USA	N/A	Secretary	Secretary - IDB	N/A	0.036%	N/A	N/A
Karen Rogers Winston Salem, NC ■■■■ USA	N/A	Director	Director - IDB	N/A	6.152%	N/A	N/A

* Joanne K. and Robert M. Duncan own 782 shares jointly.
 ** Joanne K. and Robert M. Duncan, Trustee own 4 shares.