FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
Page 1 of 2





Annual Report of Holding Companies—FR Y-6

7818 FEB 28 A 11: 40

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Bruce C. Edgington, Director and CEO

Name of the Holding Company Director and Official

Director and 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.

details in the report concerning that individual.	
Signature of Folding Company Director and Official Date of Signature	
For holding companies <u>not</u> 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	

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

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. Date of Report (top-tier holding company's fiscal year-end): December 31, 2017 Month / Day / Year n/a Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address Community Bancshares, Inc. Legal Title of Holding Company 120 Frontier Boulevard/PO Box 366 (Mailing Address of the Holding Company) Street / P.O. Box Stanford KY 40484 Zip Code State Physical Location (If different from mailing address) Person to whom questions about this report should be directed: SVP-Treasurer Joye Hunt Name 606-365-4261 Area Code / Phone Number / Extension Area Code / FAX Number joye.hunt@pbkbank.com E-mail Address www.pbkbank.com Address (URL) for the Holding Company's web page is confidential treatment requested for any portion of this report submission?..... 1=Yes in accordance with the General Instructions for this report (check only one), 1. a letter justifying this request is being provided along a letter justifying this request has been provided

separately.....

NOTE: Information for which confidential treatment is being

as "confidential."

requested must be provided separately and labeled

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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	y Holding Company		Legal Title of Subsid	liary Holding Company	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Žip Code	City	State	Zip Code
Physical Location (if diff	ferent from malling address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary	y Holding Company		Legal Title of Subsid	liary Holding Company	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	Terent from mailing address)		Physical Location (If	different from mailing address)	
Legal Title of Subsidiary	y Holding Company		Legal Title of Subsid	liary Holding Company	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	erent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary	Holding Company		Legal Title of Subsid	liary Holding Company	
Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	erent from mailing address)	11-12-	Physical Location /#	different from meiling address)	

Community Bancshares, Inc. Stanford, Kentucky Fiscal Year Ending December 31, 2017

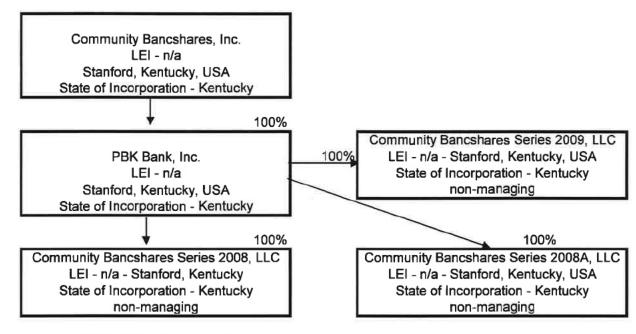
Report Item

1: Annual Report

Community Bancshares, Inc. is not required to prepare Form 10K with the SEC.

Community Bancshares, Inc. does plan to prepare an annual report of the holding company for the shareholders; however, it is not yet finalized for the 2015 year end. A copy of the annual disclosure is enclosed and copies of the annual report will be forwarded as soon as practicable.

2a: Organization Chart



"LEI is N/A unless noted."

Form FRY - 6

Community Bancshares, Inc. Stanford, Kentucky Fiscal Year Ending December 31, 2017

2b: Domestic Branch Listing

	Popular Name	Branch of:	<u>Status</u>	<u>Date</u>	Street Address	City	County	State	Country	Zip Code	Service Type
1	Hustonville	PBK Bank	open	9/3/1906	9889 Main Street	Hustonville	Lincoln	Kentucky	USA	40437	Full
2	27	PBK Bank	open	3/12/1979	1100 Hwy 27S	Stanford	Lincoln	Kentucky	USA	40484	Full
3	150	PBK Bank	open	9/1/1993	120 Frontier Blvd.	Stanford	Lincoln	Kentucky	USA	40484	Full
4	Junction	PBK Bank	open	2/14/1997	54 Henry Street	Junction City	Boyle	Kentucky	USA	40440	Full
5	Danville	PBK Bank	open	10/1/1998	1001 Hustonville Road	Danville	Boyle	Kentucky	USA	40422	Full
6	Mt. Vernon	PBK Bank	open	11/6/2006	810 West Main	Mt. Vernon	Rockcastle	Kentucky	USA	40456	Full

Community Bancshares, Inc., Stanford, Kentucky Fiscal Year Ending December 31, 2017

3 (1): Securities Holders - 5% at year end

<u>Name</u>	Relationship	City	State	Country	Common Shares Owned	% of Ownership
Jack Johnson Jack Johnson individually Hartese Johnson individually				USA USA USA		
Jack Johnson & Hartese Johnson jointly Tamara Johnson individually				USA		1
Madison White individually Total Jack Johnson				USA		- 1
Doris Peyton				USA		
Doris Peyton individually Beverly Hoskins individually				USA		
Lois Sills individually Luther Galloway, Jr. individually Total Doris Peyton				USA USA		
E. C. Lay	This informa	ation may be fou	ınd in the	USA	This information may be four	nd in the
E. C. Lay and Fay Lay jointly Wayne Lay	Confidential filing	section of the F	RY-6 Part 3.	USA USA	Confidential filing section of	the FRY-6 Part 3.
Total E. C. and Fay Lay						- 1
R. H. Cooper III R. H. Cooper III individually				USA		- 1
Sue Cooper individually Total R. H. Cooper III				USA		
William H. Peyton William H. Peyton individually				USA USA		
Beverly Peyton individually William H. Peyton & Beverly Peyton jointly				USA USA		
Iris Peyton individually Total William H. Peyton				USA		

3 (2): Securities Holders - 5% during the year not listed above in 3 (1)

<u>Name</u> <u>City</u> <u>State</u> <u>Country</u> <u>Common Shares Owned</u> <u>% of Ownership</u>

none

Community Bancshares, Inc. Stanford, Kentucky Fiscal Year Ending December 31, 2017

4: Insiders

Security Name Additional City Base Counter C	s: insiders										
Jack Shrieffers Jack S	Name & Address	Relationship	City	<u>State</u>	Country	Occupation	BHC Title	Subsidiary PBK Bank Title	BHC Ownership	Other Company Position	Other Ownership
Tarrans Johnson Marican Whith Tride Ind. Contributed USA Confederated International Contributed	Hartese Johnson				USA		Board, Director	the Board, Director, DLC			
Madison White Total Jack Juhrenon Doris Pytron Bevery Potron Bevery Pytron Bevery Pyt						Confidential	n/a	n/a			I
Total Jack Johnson For Payter Bowery Frokhis Lufter Gallewer, Jr. E. C. Liny & Fay Lary Wagnel Lary Wagnel Lary Wagnel Lary Wagnel Lary Wagnel Lary Face Lary & Fay Lary Wagnel Lary Wagnel Lary Wagnel Lary Wagnel Lary Wagnel Lary Total E. C. Liny & Fay Lary Wagnel Lary Wagnel Lary Wagnel Lary Wagnel Lary Wagnel Lary Total E. C. Liny & Fay Lary Wagnel Lary W					USA	Confidential	n/a	n/a			- 1
Doris Pryton List Site Lis	Madison White	1			USA	Confidential	n/a	n/a			
Bevery Pictables Loss Site	Total Jack Johnson				0-1250	Confidential					
List Silfs List Silfs Light Gallows, Jac. USA Confidential Director Director Director Director Confidential Director Director Occidential Director Director Occidential Director Director Occidential Director Occidential Director Occidential Occide											
Licher Calloway, Jr. E. C. Lay A Fay Lay Wayne Lay Total Excit By A Fay Lay Wayne Lay Total Excit By A Fay Lay Wayne Lay Lay Lay R. H. Choose III William H. Pytion R. H. Choose III William H		1									
Total Exit Replacement (Lither Galleway), Jr. E.C. Lay & Fay Lay E.C. Lay & Fay Lay U.S.A. Confidential Co		l.									- 1
E. C. Lay S Fby Lay E. C. Lay S Fby Lay E. C. Lay S Fby Lay R. H. Crosser II Saw Complex Confidential U.S.A. C		l.			USA		Director	Director			l l
E.C. Lay & Fay Lay Wayne Lay Wayne Lay Wayne Lay Facil E.C. Lay & Fay Lay USA Conditionatia Conditi	Total Doris Peyton and Luther Gallowa	y, Jr.				Confidential					1
Wayner Lay Total E.C. Lay A Fay Lay R. H. Cooper III Suc Coper Total R. H. Cooper III Suc Coper III Suc Successor Such as Mary Such Successor Such as Mary Such Shoopean Mary Suc Shoopean Such as Mary Such Shoopean Such as Mary Such Shoopean Such as Mary Such Shoopean Such Successor Oral Rubus Shoopean Such Suck Such Such Such Such Such Such Such Such											
Total E. C. Lay A Fay Lay R. H. Cooper III William F. H. Cooper III William F. H. Cooper III William F. H. Peyton William F. Peyton William											l l
R. H. Cooper III Suc Cooper 105K P. H. Cooper III USA Confidential Con					USA		n/a	n/a			l l
Sue Cooper Total R.H. Cooper II William H. Peyton Beverly Peyton Info special William H. Peyton William H. Peyton Beverly Peyton Info special William H. Peyton William H. Peyton Beverly Peyton Info special William H. Peyton William H. Peyton Beverly Peyton Info special William H. Peyton Willi	Total E. C. Lay & Fay Lay					Confidential					- 1
Sue Cooper Total R.H. Cooper II William H. Peyton Beverly Peyton Info special William H. Peyton William H. Peyton Beverly Peyton Info special William H. Peyton William H. Peyton Beverly Peyton Info special William H. Peyton William H. Peyton Beverly Peyton Info special William H. Peyton Willi	R. H. Cooper III	ĺ			USA	Confidential	Director	Director			ì
Total R.H. Cooper III William H. Peyton William H. Beyon's Peyton Info											I
William H. & Bowardy Phyton Bevery Phyton Revery Re					350						1
Bevery Peyton USA Confidential n/a							Director	Director			
Bevery Peyton It is Peyton USA Confidential VISA Confidential VI	William H. & Beverly Peyton	filing se	action of the FRY-6 Par	rt 4.	USA	Confidential	n/a	n/a	This information may be for	und in the separate Confidential filing s	ection of the FRY-6 Part 4.
Total William H. Peyton Rufus Shoopman Mary Sue Shoopman Rufus & Mary Sue Shoopman USA Confidential USA Confidential Rufus Rufus & Mary Sue Shoopman USA Confidential Rufus Ru	Beverly Peyton				USA	Confidential	n/a	n/a			l l
Rufus Shoopman Mary Sue Shoopman USA Confidential n/a n/a n/a Rufus May Sue Shoopman USA Confidential n/a n/a Rufus Edigington Rufus R	Iris Peyton	1			USA	Confidential	n/a	n/a			
Mary Sue Shoopman Rufus & Mary Sue Shoopman Rufus & Mary Sue Shoopman LUSA Confidential LUSA CONFIDENTIA LUSA CONFIDENTI	Total William H. Peyton					Confidential					- 1
Rutus & Many Sue Shoopman Tim & Lynn Campbell Gwen Wesley Total Rufus Shoopman Dr. John Price USA Confidential USA Confidential Confidential Confidential Dr. John Price USA Confidential Director USA Confidential Director Director Director & CEO & Vice Chairman of the Board n/a Tanner Edgington Total Bruce Edgington USA Confidential USA Confidential USA Confidential USA Confidential USA Confidential USA Confidential Director Director Director Director Director Director SVP-Chief Landing Officer & Director Officer & Director Director SVP-COO & Confidential n/a Na 1/a USA Confidential Na 1/a USA Confidential Na 1/a USA Confidential Na 1/a USA Confidential Na 1/a VSA Confidential Na 1/a VSP-COO & Compliance Officer VSP-COO VSP-Loan Officer & Board											1
Time Lyrin Campbell Gwen Wesley Total Rutus Shoopman Dr. John Price USA Confidential USA Confidential USA Confidential USA Confidential USA Confidential Director Director & CEO & Vice Chairman of the Board Tanner Edgington Total Ruce Edgington Total Ruce Edgington Total Ruce Edgington Jamey Gay USA Confidential VSA VSA Confidential VSA Confidential VSA		1									
Gwen Westley Total Rukus Shoopman Dr. John Price USA Confidential Director USA Confidential Director Director Director Director A CEO & Vice Chairman of the Board Na Total Bruce Edgington Total Bruce Edgington USA Confidential USA Confidential Confidential USA Confidential USA Confidential USA Confidential Confidential USA		1									- 1
Total Rufus Shoopman Dr. John Price USA Confidential Confidential Confidential USA Confidential USA Confidential USA Confidential Director Director Director Director SVP-Chief Lending Officer & Director Director SVP-Chief Lending Officer & Director Na SVP-Chief Lending Officer & Director SVP-Chief Lending Officer & Director Na SVP-Choef Confidential Na Na Na SVP-COO & Compilance Officer USA Confidential One Ompilance Officer SVP-COO & Compilance Officer VP-Loan Officer & Board											- 1
Dir. John Price USA Confidential Director Director Director & CEO & Vice Chairman of the Board n/a Director Director Chairman of the Board n/a Chairman of the Board n/a Chairman of the Board n/a Director Director Director Chairman of the Board n/a SVP-Chief Landing Officer & Director Chairman of the Board n/a Chairman of t		l			USA		n/a	n/a			
Bruce Edgington Tanner Edgington Tanner Edgington Jamey Gay USA Confidential Director Director Chairman of the Board n/a SVP-Chief Lending Officer & Director Nusa Confidential N/a In/a List Confidential N/a In/a Linda Shelley USA Confidential None SVP-COO & Compilance Officer SVP-CFO VP-Loan Officer & Board	Total Rufus Shoopman					Confidential					1
Bruce Edgington Tamer Edgington Jamey Gay USA Confidential USA Confidential Confi	Dr. John Price				USA	Confidential	Director	Director			1
Tanner Edgington Total Bruce Edgington Jamey Gay USA Confidential USA Confidential Director SVP-Chief Lending Officer & Director SVP-Chief Lending Officer & Director Officer & Director SVP-Chief Lending Officer & Director Officer &							Director & CEO & Vice				
Total Bruce Edgington Jamey Gay USA Confidential USA Confidential Director SVP-Chief Lending SVP-Chief Lending Officer & Director Office							Chairman of the Board	Chairman of the Board			- 1
Jamey Gay USA Confidential Director Director SVP-Chief Lending SVP-Chief Lending SVP-Chief Lending Officer & Director Officer		1			USA		n/a	n/a			The state of the s
Eric Ralston Jeffrey & Terrie Raiston (joint) Linda Shelley Joye Hunt SVP-Chief Lending SVP-Chief Lending USA Confidential Director Officer & D	Total Bruce Edgington					Confidential					
Eric Raiston Jeffrey Raiston USA Confidential USA Confidential IDirector IVSA Confidential IDirector IVSA Confidential IVSA Confidential IVSA Confidential IVSA Confidential IVSA IVSA IVSA IVSA IVSA IVSA IVSA IVSA	Jamey Gay				USA	Confidential	Director	Director			
Jeffrey & Terrie Raiston (joint) Total Eric Raiston Linda Shelley USA Confidential USA Confidential N/a N/a N/a SVP - COO & Compliance Officer Joye Hunt USA Confidential SVP-Treasurer SVP-CFO VP-Loan Officer & Board								SVP-Chief Lending			
Jeffrey & Terrie Raiston (joint) Total Eric Raiston Linda Shelley USA Confidential USA Confidential N/a N/a SVP - COO & Compliance Officer Joye Hunt USA Confidential SVP-Treasurer SVP-CFO VP-Loan Officer & Board		1					Director	Officer & Director			
Confidential SVP - COO & Linda Shelley USA Confidential none Compliance Officer Joye Hunt USA Confidential SVP-Treasurer SVP-CFO VP-Loan Officer & Board	Jeffrey Ralston				USA	Confidential	n/a	n/a			
Linda Shelley USA Confidential none Compliance Officer Joye Hunt USA Confidential SVP-Treasurer SVP-CFO VP-Loan Officer & Board					USA		n/a	n/a			- 1
Linda Shelley USA Confidential none Compliance Officer USA Confidential SVP-Treasurer SVP-CFO VP-Loan Officer & Board	otal Enc Raiston					Confidential					- 1
Linda Shelley USA Confidential none Compliance Officer USA Confidential SVP-Treasurer SVP-CFO VP-Loan Officer & Board								SVP - COO &			I
VP-Loan Officer & Board	Linda Shelley				USA	Confidential	none				1
	Joye Hunt				USA	Confidential	SVP-Treasurer	SVP-CFO			
								VP-Loan Officer & Roard			
	E. Stanley Burris				USA	Confidential	SVP-Secretary				

Community Bancshares, Inc. owns 100% of PBK Bank, and PBK Bank owns 100% of each of the 3 subsidiaries.