

MAR 19 2015

Board of Governors of the Federal Reserve System



FRB RICHMOND

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, William M. Langford

Name of the Holding Company Director and Official  
CFO

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.

William M. Langford  
Signature of Holding Company Director and Official  
03/10/2015

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 1076208  
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

York Bancshares, Inc.

Legal Title of Holding Company

13 W Liberty St/PO Box 339

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

York SC 29745  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Rebecca S. Kelly EVP  
Name Title

803-628-2051

Area Code / Phone Number / Extension

803-684-1232

Area Code / FAX Number

beckykelly@bankofyork.com

E-mail Address

www.bankofyork.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

**FR Y-6  
FYE December 31, 2014  
York Bancshares, Inc.  
York, SC**

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**FR Y-6**  
**FYE December 31, 2014**  
**York Bancshares, Inc.**  
**York, SC**

**Page 1**

**Report Item 1: Annual Reports to Shareholders**

York Bancshares annual report to shareholders will be mailed when it is completed before April 28 2015.

**Report Item 2a: Organization Chart**

York Bancshares, Inc.'s organization chart is on page 2.

**Report Item 2b: Domestic Branch Listing**

The domestic branch listing was e-mailed on 1-15-2015

**Report Item 3: Securities Holders**

1.) Shareholders who own 5% or more of stock:

- a.) Helen Quinn Higgins, Charlotte, NC
- b.) USA
- c.) 105,600 shares – 8.6195%

- a.) Robert George Higgins, Jr., Charlotte, NC
- b.) USA
- c.) 78,600 shares – 6.4156%

- a.) John M. Spratt, Jr., York, SC
- b.) USA
- c.) 85,130 shares – 6.9486%

2.) (a), (b), (c) - none

**York Bancshares, Inc. and Subsidiary**

**Organization Chart**

**York Bancshares, Inc.  
Parent  
York, SC USA  
Incorporated in SC**

**Bank of York  
100% of Stock Owned by  
York Bancshares, Inc.  
York, South Carolina USA  
Incorporated in SC**

Supplement

- a.) None
- b.) None
- c.) None
- d.) None

1) Names & Address (City, State, Country)	2) Principal Occupation if other than with Bank Holding Company	3a) Title & Position with Bank Holding Company	3b) Title & Position with Subsidiaries	3c) Title & Position with other Businesses	4a) Percentage of Voting Shares in Bank Holding Company	4b) Percentage of Voting Shares in Subsidiaries	4c) Names of other companies with 25% or more voting securities
Ronald F. Bailes York, SC USA	Clothing Retailer	Director	Director Bank of York	Owner Bailes Sales, Inc.	0.1632%	n/a	Bailes Sales, Inc. 100%-no stock held
William M. Brice III York, SC USA	Attorney	Director	Bank of York Director	Owner Brice Law Firm, LLC		n/a n/a	Brice Law Firm, LLC 100%-no stock held
J. D. Good York, SC	Lumber & Building Supplies	Director	Director Bank of York	Partner- York Lumber Co.	0.5876%	n/a	York Lumber Co. 28% No stock held
Michael A. Hill York, SC	None	President & CEO	President & CEO Bank of York	None	0.0652%	n/a	None
Ethel Engram York, SC USA	Principal York One Academy	Director	Director Bank of York	None	0.0816%	n/a	None
Thomas E. Jackson, Jr., York, SC	Stock Broker USA	Director	Director Bank of York	HJP Prop. LLC T & J Rental Prop. & Farm	0.1224%	n/a	HJP 33 1/3% no stock 100% no stock held
Rebecca S. Kelly York, SC USA	None	Executive VP	Executive VP Bank of York	None	0.0571%	n/a	None
William M. Langford York, SC USA	None	CFO	CFO Bank of York	None	0.0734%	n/a	None
Melvin B. McKeown J York, SC USA	Attorney	Director	Director Bank of York	Partner-Liberty St. Realty Owner-McKeown Law Firm Owner-Heritage Title Agency	0.6856%	n/a	Liberty St. Realty-98% No stock held McKeown Law Firm-100% No Stock Held Heritage Title Agency-100% No stock held
William Roy Mitchell York, SC USA	Insurance Agent	Director	Director Bank of York	Owner-Boney Insurance Partner-Red Field Properties	0.0652%	n/a	Boney Insurance-100% No stock Held Red Field Properties-33.4% No stock Held
James W. Patterson York, SC USA	Manager	Director	Director Bank of York	Owner JWP Holdings & JE Holdings Partner- SCAG Group Polecat Properties, L& P Holdings, Springlake	0.0652%	n/a	JWP Holdings-100% JE Holdings-100% JPATT,GP-100% SCAG Group, LLC-70% No stock Polecat Properties,LLC-50% No stock Springlake Holdings, LLC-92% No stock

1) Names & Address (City, State, Country)	2) Principal Occupation if other than with Bank Holding Company	3a) Title & Position with Bank Holding Company	3b) Title & Position with Subsidiaries	3c) Title & Position with other Businesses	4a) Percentage of Voting Shares in Bank Holding Company	4b) Percentage of Voting Shares in Subsidiaries	4c) Names of other companies with 25% or more voting securities
John M Spratt, Jr York SC USA	None	Director	Director Bank of York	None	6.9486%	n/a	None
Christopher Stephenson York, SC	Regional Manager Farm Bureau Ins.	Director	Director Bank of York	None	0.0816%	n/a	Chris Stephenson, LLC 100%-no stock held
Robert O. Williams York, SC USA	None	Director	Director Bank of York	None	0.2775%	n/a	None
Bridget M. Wright York SC USA	Funeral Director	Director	Director Bank of York	Owner-Wright Funeral Home LLC	0.0652%	n/a	Wright Funeral Home 100%-no stock held

**Results:** A list of branches for your holding company: YORK BANCSHARES, INC. (1076208) of YORK, SC.  
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)	922924	BANK OF YORK	13 WEST LIBERTY STREET	YORK	SC	29745	YORK	UNITED STATES	9480	0	BANK OF YORK	922924	
OK		Full Service	668428	BETHEL-LAKE WYLIE BRANCH	4955 CHARLOTTE HWY	CLOVER	SC	29710	YORK	UNITED STATES	233246	2	BANK OF YORK	922924	
OK		Full Service	1848197	NEWPORT BRANCH	280 HANDS MILL HIGHWAY	ROCK HILL	SC	29732	YORK	UNITED STATES	233247	3	BANK OF YORK	922924	
OK		Full Service	968922	EAST LIBERTY STREET BRANCH	615 EAST LIBERTY ST	YORK	SC	29745	YORK	UNITED STATES	233245	1	BANK OF YORK	922924	