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.

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. If 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.

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 1074208
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.
13 W Liberty St/PO Box 339
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
Name
EVP
Title

Area Code / Phone Number / Extension
803-628-2051

Area Code / FAX Number
803-684-1232

E-mail Address
becky.kelly@bankofyork.com

Address (URL) for the Holding Company’s web page
www.bankofyork.com

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
OUTLINE

Report Item 1: Annual Reports to Shareholders

Report Item 2a: Organization Chart

Report Item 2b: Domestic Branch Listing

Report Item 3: Securities Holders

Report Item 4: Directors and Officers
**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
<table>
<thead>
<tr>
<th>Names &amp; Address</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>Names of other companies with 25% or more voting interests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ronald F. Bailes</td>
<td>Clothing Retailer</td>
<td>Director</td>
<td>Owner</td>
<td>0.132%</td>
<td>n/a</td>
<td>Bailes Sales, Inc. 100%-no stock held</td>
</tr>
<tr>
<td>William M. Brice III</td>
<td>Attorney</td>
<td>Director</td>
<td>Owner</td>
<td>n/a</td>
<td>n/a</td>
<td>Brice Law Firm, LLC 100%-no stock held</td>
</tr>
<tr>
<td>J. D. Good</td>
<td>Lumber &amp; Building Supplies</td>
<td>Director</td>
<td>Partner</td>
<td>0.5876%</td>
<td>n/a</td>
<td>York Lumber Co. 28% No stock held</td>
</tr>
<tr>
<td>Michael A. Hill</td>
<td>None</td>
<td>President &amp; CEO</td>
<td>None</td>
<td>0.0652%</td>
<td>n/a</td>
<td>None</td>
</tr>
<tr>
<td>Velia Engman</td>
<td>Principal York One Academy</td>
<td>Director</td>
<td>None</td>
<td>0.0816%</td>
<td>n/a</td>
<td>None</td>
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<tr>
<td>Thomas E. Jackson Jr., York, SC</td>
<td>Stack Broker</td>
<td>Director</td>
<td>Executive VP</td>
<td>0.1244%</td>
<td>n/a</td>
<td>HJP 33 1/3% no stock held 100%-no stock held</td>
</tr>
<tr>
<td>Rebecca S. Kelly</td>
<td>None</td>
<td>Executive VP</td>
<td>None</td>
<td>0.0571%</td>
<td>n/a</td>
<td>None</td>
</tr>
<tr>
<td>William M. Langford</td>
<td>None</td>
<td>Executive VP</td>
<td>None</td>
<td>0.0794%</td>
<td>n/a</td>
<td>None</td>
</tr>
<tr>
<td>Melvin B. McLaughlin, Attorney York, SC</td>
<td>None</td>
<td>Director</td>
<td>Partner-Liberty St. Realty &amp; JE Holdings</td>
<td>0.0655%</td>
<td>n/a</td>
<td>Liberty St. Realty-91% No stock held McLaughlin Law Firm-100% No Stock Held Heritage Title Agency-100% No stock well</td>
</tr>
<tr>
<td>William Ray Mitchell</td>
<td>Insurance Agent</td>
<td>Director</td>
<td>Owner</td>
<td>0.0652%</td>
<td>n/a</td>
<td>Boney Insurance-100% No stock Held Red Field Properties-33.6% No stock Held</td>
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<tr>
<td>Janis W. Fehsen York, SC</td>
<td>Manager</td>
<td>Director</td>
<td>Owner JWP Holdings &amp; JE Holdings</td>
<td>0.0652%</td>
<td>n/a</td>
<td>JWP Holdings-100% JE Holdings-100% JTATT-100% SCAG Group, LLC-70% No stock Polecat Properties, LLC-50% No stock Polecat Properties, LLC-92% No stock Springlake Holdings, LLC-92% No stock</td>
</tr>
<tr>
<td>Names and Address</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
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<td>------------------</td>
<td>-------------------------------------------------------------</td>
<td>-------------------------------------------</td>
<td>----------------------------------</td>
<td>-------------------------------------------------</td>
<td>------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>John M. Spratt, Jr</td>
<td>None</td>
<td>Director</td>
<td>None</td>
<td>6.9486%</td>
<td>n/a</td>
<td>None</td>
</tr>
<tr>
<td>York, SC USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christopher Stephenson</td>
<td>Regional Manager Funeral Home Inc.</td>
<td>Director</td>
<td>Bank of York</td>
<td>0.0016%</td>
<td>n/a</td>
<td>Chris Stephenson, LLC 100% stock held</td>
</tr>
<tr>
<td>York, SC</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert O. Williams</td>
<td>None</td>
<td>Director</td>
<td>Bank of York</td>
<td>0.3777%</td>
<td>n/a</td>
<td>None</td>
</tr>
<tr>
<td>York, SC USA</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bridget M. Wright</td>
<td>Funeral Director</td>
<td>Director</td>
<td>Bank of York</td>
<td>0.0632%</td>
<td>n/a</td>
<td>Wright Funeral Home 100% stock held</td>
</tr>
<tr>
<td>York, SC USA</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
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 02/07/2015.

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, review 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.

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 FRS 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 Schedule 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, RSSO columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID RSSO*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID RSSO*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>922924</td>
<td>BANK OF YORK</td>
<td>13 WEST LIBERTY STREET</td>
<td>YORK</td>
<td>SC</td>
<td>29745</td>
<td>YORK</td>
<td>UNITED STATES</td>
<td>9480</td>
<td>0</td>
<td>BANK OF YORK</td>
<td>922924</td>
<td></td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>668428</td>
<td>BETHEL-LAKE WYLIE BRANCH</td>
<td>4955 CHARLOTTE HWY</td>
<td>CLOVER</td>
<td>SC</td>
<td>29710</td>
<td>YORK</td>
<td>UNITED STATES</td>
<td>233246</td>
<td>2</td>
<td>BANK OF YORK</td>
<td>922924</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>1848197</td>
<td>NEWPORT BRANCH</td>
<td>280 HANDS MILL HIGHWAY</td>
<td>ROCK HILL</td>
<td>SC</td>
<td>29732</td>
<td>YORK</td>
<td>UNITED STATES</td>
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<td>922924</td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>8089222</td>
<td>EAST LIBERTY STREET BRANCH</td>
<td>615 EAST LIBERTY ST</td>
<td>YORK</td>
<td>SC</td>
<td>297437</td>
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