

MAR -3 2015

Board of Governors of the Federal Reserve System

FRB RICHMOND

COPY



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.

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)

I, Randall E. Snider

Name of the Holding Company Director and Official

President

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.

Reporter's Name, Street, and Mailing Address

Community Bankshares Inc

Legal Title of Holding Company

PO Box 988

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

Parkersburg

WV

26102

City

State

Zip Code

631 Juliana Street, Parkesburg, WV 26101

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Lorie A. Webb

Vice President

Name

Title

304-420-5549

Area Code / Phone Number / Extension

304-424-9459

Area Code / FAX Number

lwebb@communitybankpkbg.com

E-mail Address

www.communitybankpkbg.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

02/23/2015

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
C.I.

1429144

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

COMMUNITY BANKSHARES, INC.
PARKERSBURG, WV
Form FR Y-6

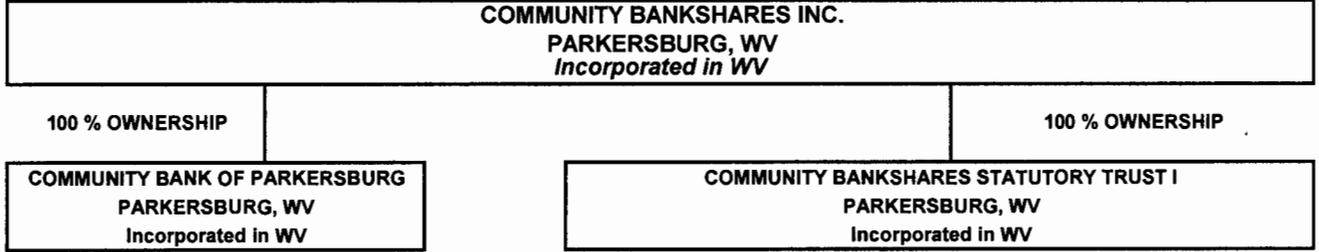
December 31, 2014

- ITEM 1 Annual Report to Shareholders
- ITEM 2. Organization Chart
- ITEM 3. Securities Holders
- ITEM 4. Insiders

COMMUNITY BANKSHARES INC.
Form FR Y-6

ITEM 2.a.
Organizational Chart of Holding Company Ownership

December 31, 2014



ITEM 2.B. Domestic Branch Listing

Submitted via email on 1/13/15

Results: A list of branches for your depository institution: COMMUNITY BANK OF PARKERSBURG (ID_RSSD: 901134). This depository institution is held by COMMUNITY BANKSHARES, INC. (1479144) of PARKERSBURG, WV. 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)	901134	COMMUNITY BANK OF PARKERSBURG	631 JULIANA STREET	PARKERSBURG	WV	26101	WOOD	UNITED STATES	13480	0	COMMUNITY BANK OF PARKERSBURG	901134	
Ok		Full Service	2448697	EMERSON AVENUE BRANCH	3906 EMERSON AVENUE	PARKERSBURG	WV	26104	WOOD	UNITED STATES	249211	2	COMMUNITY BANK OF PARKERSBURG	901134	
Ok		Full Service	3288603	SOUTH PARKERSBURG BRANCH	1620 BLIZZARD DR	PARKERSBURG	WV	26101	WOOD	UNITED STATES	360630	3	COMMUNITY BANK OF PARKERSBURG	901134	
Ok		Full Service	1188044	VIENNA BRANCH	2400 GRAND CENTRAL AVENUE	VIENNA	WV	26105	WOOD	UNITED STATES	249210	1	COMMUNITY BANK OF PARKERSBURG	901134	

COMMUNITY BANKSHARES, INC.

Form FRY-6

ITEM 3: SHAREHOLDERS

December 31, 2014

ITEM 3.(1) Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of year end.

(1)(a) NAME/CITY/STATE	(1)(b) Citizenship	(1)(c) Number and % of each class of voting securities
Carol or Alfred Phillips St. Petersburg, FL	USA	24,329 Common Stock 13.99%
Diana K. Everett Lewisburg, WV	USA	12,808 Common Stock 7.37%
Randall E. Snider Parkersburg, WV	USA	12,921 Common Stock 7.43%

ITEM 3.(2) Shareholders not listed in 3.(1) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year.

(2)(a) NAME/ADDRESS	(2)(b) Citizenship	(2)(c) Number and % of each class of voting securities
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None

COMMUNITY BANKSHARES, INC.
Form FRY-6
ITEM 4: PRINCIPAL SHAREHOLDERS/EXECUTIVE OFFICERS/DIRECTORS

December 31, 2014

(1) Name/City/State	(2) Principal Occupation if other than w/BHC	(3)(a) Title & Position with BHC	(3)(b) Title & Position with subsidiaries (include names of subsidiaries)	(3)(c) Title & position with other businesses (include names of other businesses)	(4)(a) % of voting shares in BHC	(4)(b) % of voting shares in subsidiaries (include names of subsidiaries)	(4)(c) Names of other companies if 25% or more of voting securities are held (list % of voting securities held)
Carol or Alfred Phillips St. Petersburg, FL	N/A	N/A (Principal Shareholder)	N/A	N/A	13.99%	N/A	N/A
Randy L. Brooks Vienna, WV	N/A	Executive Vice President	Executive Vice President	N/A	2.59%	N/A	N/A
David R. Hines Vienna, WV	N/A	Sr VP & Cashier	Sr VP & Cashier	N/A	1.20%	N/A	N/A
Lorie A. Webb Williamstown, WV	N/A	Vice President	Vice President	N/A	0.01%	N/A	N/A
Randall E. Snider Parkersburg, WV	N/A	President & CEO Director	President & CEO Director	N/A	7.43%	N/A	N/A
Diana K. Everett Lewisburg, WV	Attorney	Director	Director	President-Baileanna Foundation	7.37%	N/A	Baileanna Foundation-100%
Raymond Fanta Vienna, WV	Insurance Agent	Director	Director	President-Waters Insurance	0.35%	N/A	Landfried Fanta Ins- 50% Waters Insurance - 50%
Paul C. Hoblitzell III Parkersburg, WV	President Schneider Construction Co.	Director	Director	President-Schneider Const Co Partner-Camp Hobbyville Ent	0.96%	N/A	Camp Hobbyville Ent 50%
Edward P. McDonough Parkersburg, WV	President McDonough, Eddy, Parsons & Baylous	Director & Chairman	Director & Chairman	President- McDonough, Eddy Parsons & Baylous	0.60%	N/A	McDonough, Eddy, Parsons & Baylous 45%
R Joe Weaver Vienna, WV	Doctor of Optometry	Director	Director	Owner-Vienna Eye Clinic Partner-U-Store-It Vice President-N-Focus Optical	1.27%	N/A	Vienna Eye Clinic 100% Weaver Mohr Property Inv -100%
E. R. Gateman Parkersburg, WV	Retired	Director	Director	Owner-Mars Minerva Industries	3.27%	N/A	Mars Minerva Industries - 100% Zeus Cronus Inc. -100%