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 3(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. §§ 24a(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. 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, Peden B. McLeod
Name of the Holding Company Director and Officer
Chairman of the Board
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

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 2352842
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
Communitycorp
Legal Title of Holding Company
1100 N Jeffereies Blvd, PO Box 1707
(Mailing Address of the Holding Company) Street / P.O. Box
Walterboro SC 29488
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Melissa T. Smyly
Name Operations Officer
Title

843-549-2265
Area Code / Phone Number / Extension
843-782-3692
Area Code / FAX Number

msmyly@bankofwalterboro.com
E-mail Address
www.bankofwalterboro.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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review, index, 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.
Form FR Y-6

Bank of Walterboro
Walterboro, South Carolina
Year Ending December 31, 2014

Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. 2 copies are enclosed.

2a: Organizational Chart

```
Communitycorp
Walterboro, South Carolina
Incorporated in South Carolina

100%
Bank of Walterboro
Walterboro, South Carolina
Incorporated in South Carolina
```

2b: Submitted early via email 01/27/2015.
<table>
<thead>
<tr>
<th>1a</th>
<th>1b</th>
<th>1c</th>
<th>2a</th>
<th>2b</th>
<th>2c</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number &amp; Percentage of each class of voting securities</td>
<td>Name</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number &amp; Percentage of each class of voting securities</td>
</tr>
<tr>
<td>Peden B. McLeod</td>
<td>USA</td>
<td>26,490</td>
<td>11.39%</td>
<td>n/a</td>
<td>n/a</td>
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</tbody>
</table>

Walterboro, SC USA
Results: A list of branches for your depository institution: BANK OF WALTERBORO (ID: 1404481).

This depository institution is held by COMMUNITY CORP (2352842) of WALTERBORO, 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 data 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.
- 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 emailing 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 UNUM, Office Number, and ID_RSSD 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 RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>FDIC UNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>State</th>
<th>ID RSSD*</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>ok</td>
<td>1/07/2015</td>
<td>Full Service (Head Office)</td>
<td>1404481</td>
<td>BANK OF WALTERBORO</td>
<td>1100 NORTH JEFFERIES BLVD</td>
<td>WALTERBORO</td>
<td>SC</td>
<td>29488</td>
<td>UNITED STATES</td>
<td>40225</td>
<td>BANK OF WALTERBORO</td>
<td>1404481</td>
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<tr>
<td>ok</td>
<td>1/07/2015</td>
<td>Full Service (Head Office)</td>
<td>2636672</td>
<td>RAVENEL Office</td>
<td>6225 SAUVANNA HWY</td>
<td>RAVENEL</td>
<td>SC</td>
<td>29470</td>
<td>UNITED STATES</td>
<td>263745</td>
<td>BANK OF WALTERBORO</td>
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<td>1/07/2015</td>
<td>Full Service</td>
<td>3366668</td>
<td>RIDGELAND BRANCH</td>
<td>800 EAST MAIN STREET</td>
<td>RIDGELAND</td>
<td>SC</td>
<td>29936</td>
<td>UNITED STATES</td>
<td>43354</td>
<td>BANK OF WALTERBORO</td>
<td>3366668</td>
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<td>ok</td>
<td>1/07/2015</td>
<td>Full Service</td>
<td>3254853</td>
<td>FOREST HILLS BRANCH</td>
<td>1150 FOREST HILLS RD</td>
<td>WALTERBORO</td>
<td>SC</td>
<td>29488</td>
<td>UNITED STATES</td>
<td>30187</td>
<td>BANK OF WALTERBORO</td>
<td>3254853</td>
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<tr>
<td>Name</td>
<td>Principal Occupation if other than with Communitycorp</td>
<td>2a Title &amp; Position with Communitycorp</td>
<td>2b Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>2c Title &amp; Position with other businesses (include names of other businesses)</td>
<td>3a Percentage of voting shares in Communitycorp</td>
<td>3b Percentage of voting shares in Subsidiaries (include names of subsidiaries)</td>
<td>3c Percentage of voting shares in other businesses</td>
<td>4 Percentage of voting securities held (list names of companies and percentage voting securities held)</td>
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<tr>
<td>George W. Cone</td>
<td>Partner in Law Firm- McLeod, Fraser &amp; Cone</td>
<td>Secretary</td>
<td>Secretary-Board of Directors-Bank of Walterboro</td>
<td>N/A</td>
<td>2.95%</td>
<td>2.95% Bank of Walterboro</td>
<td>N/A</td>
<td>50.0% Padgett Insurance Co.</td>
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<tr>
<td>E. Lawton Huggins</td>
<td>N/A</td>
<td>Vice President</td>
<td>Vice President- Bank of Walterboro</td>
<td>N/A</td>
<td>0.04%</td>
<td>0.04% Bank of Walterboro</td>
<td>N/A</td>
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<td>J. Barnwell Fishburne</td>
<td>Owner- Fishburne &amp; Co.- Real Estate Sales &amp; Rentals Member - Sunnyside Up LLC</td>
<td>Director</td>
<td>Director- Bank of Walterboro</td>
<td>N/A</td>
<td>0.62%</td>
<td>0.62% Bank of Walterboro</td>
<td>N/A</td>
<td>100.0% Fishburne &amp; Co. 25.0% FHL, Inc 50% Sunnyside Up LLC</td>
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<tr>
<td>Harry L. Hill</td>
<td>Retired</td>
<td>Director</td>
<td>Director- Bank of Walterboro</td>
<td>N/A</td>
<td>1.32%</td>
<td>1.32% Bank of Walterboro</td>
<td>N/A</td>
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<tr>
<td>Peden B. McLeod</td>
<td>Partner in Law Firm- McLeod, Fraser &amp; Cone Retired Code Commissioner &amp; Director- SC Legislative Council</td>
<td>Chairman</td>
<td>Chairman of the Board-Bank of Walterboro</td>
<td>N/A</td>
<td>11.39%</td>
<td>11.39% Bank of Walterboro</td>
<td>N/A</td>
<td>51.0% McLeod, Fraser &amp; Cone</td>
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<td>Harold M. Robertson</td>
<td>Retired</td>
<td>Director</td>
<td>Director- Bank of Walterboro</td>
<td>N/A</td>
<td>4.19%</td>
<td>4.19% Bank of Walterboro</td>
<td>N/A</td>
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<td>John Reaves McLeod</td>
<td>Attorney- McLeod, Fraser &amp; Cone, Allys. Magistrate for Colleton County</td>
<td>Director</td>
<td>Director - Bank of Walterboro</td>
<td>N/A</td>
<td>1.24%</td>
<td>1.24% Bank of Walterboro</td>
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<tr>
<td>Gwendolyn P. Bunton</td>
<td>President</td>
<td>President</td>
<td>President- Bank of Walterboro</td>
<td>N/A</td>
<td>0.71%</td>
<td>0.71% Bank of Walterboro</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>D. Scott Rizer</td>
<td>President- Rizer Chevrolet Oldsmobile</td>
<td>Director</td>
<td>Director- Bank of Walterboro</td>
<td>N/A</td>
<td>0.37%</td>
<td>0.37% Bank of Walterboro</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Lawson R. Smith</td>
<td>President- Rhodes Oil Co.</td>
<td>Director</td>
<td>Director- Bank of Walterboro</td>
<td>N/A</td>
<td>0.22%</td>
<td>0.22% Bank of Walterboro</td>
<td>N/A</td>
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<tr>
<td>James M. Bunton Jr.</td>
<td>Vice-President</td>
<td>Vice-President</td>
<td>Vice-President Bank of Walterboro</td>
<td>N/A</td>
<td>0.95%</td>
<td>0.95% Bank of Walterboro</td>
<td>N/A</td>
<td>N/A</td>
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