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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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DEC 7 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, Peden B. McLeod

Name of the Holding Company Director and Official
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.

X Signature of Holding Company Director and Official

X 4/20/15 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 Jefferies 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 Operations Officer

Name 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

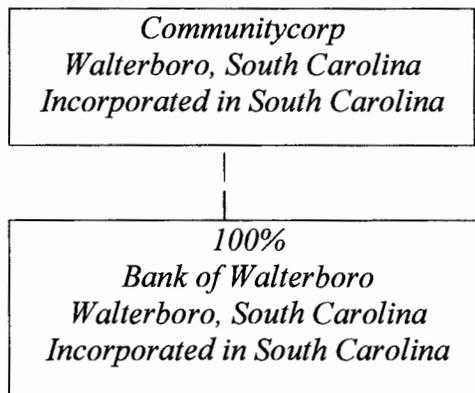
Form FR Y-6

**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



- 2b:** Submitted early via email 01/27/2015.

Report Item 3: Security holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2014.

Securities holders not listed in 3(1a) through 3(1c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2014.

1a Name City, State, Country	1b Country of Citizenship or Incorporation	1c Number & Percentage of each class of voting securities	
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2a Name City, State, Country	2b Country of Citizenship or Incorporation	2c Number & Percentage of each class of voting securities
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Peden B. McLeod Walterboro, SC USA	USA	26,490	11.39%
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n/a	n/a	n/a
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Results: A list of branches for your depository institution: BANK OF WALTERBORO (ID_RSSD: 1404481).
 This depository institution is held by COMMUNITYCORP (2352842) of WALTERBORO, 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)	1404481	BANK OF WALTERBORO	1100 NORTH JEFFERIES BLVD	WALTERBORO	SC	29488	COLLETON	UNITED STATES	40225	0	BANK OF WALTERBORO	1404481	
ok		Full Service	2636672	RAVENEL OFFICE	6225 SAVANNAH HWY	RAVENEL	SC	29470	CHARLESTON	UNITED STATES	262149	1	BANK OF WALTERBORO	1404481	
ok		Full Service	3366668	RIDGELAND BRANCH	8058 EAST MAIN STREET	RIDGELAND	SC	29936	JASPER	UNITED STATES	433554	3	BANK OF WALTERBORO	1404481	
ok		Full Service	3285853	FOREST HILLS BRANCH	110 FOREST HILLS RD	WALTERBORO	SC	29488	COLLETON	UNITED STATES	361827	2	BANK OF WALTERBORO	1404481	

Form FR Y-6
Communitycorp
December 31, 2014

Report Item 4: Insiders

1 Name City, State, Country	2 Principal Occupation if other than with Communitycorp	3a Title & Position with Communitycorp	3b Title & Position with Subsidiaries (include names of subsidiaries)	3c Title & Position with other businesses (include names of other businesses)	4a Percentage of voting shares in Communitycorp	4b Percentage of voting shares in Subsidiaries (include names of subsidiaries)	4c List names of other companies(includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage voting securities held)
George W. Cone Walterboro, SC USA	Partner in Law Firm- McLeod, Fraser & Cone	Secretary	Secretary-Board of Directors- Bank of Walterboro	N/A	2.95%	2.95% Bank of Walterboro	50.0%- Padgett Insurance Co.
E. Lawton Huggins Walterboro, SC USA	N/A	Vice President	Vice President- Bank of Walterboro	N/A	0.04%	0.04% Bank of Walterboro	N/A
J. Barnwell Fishburne Walterboro, SC USA	Owner- Fishburne & Co.- Real Estate Sales & Rentals Member - Sunnyside Up LLC	Director	Director- Bank of Walterboro	N/A	0.62%	0.62% Bank of Walterboro	100.0%- Fishburne & Co. 25.0%- FHL, Inc. 50%- Sunnyside Up LLC
Harry L. Hill Florence, SC USA	Retired	Director	Director- Bank of Walterboro	N/A	1.32%	1.32% Bank of Walterboro	N/A
Peden B. McLeod Walterboro, SC USA	Partner in Law Firm- McLeod, Fraser & Cone Retired Code Commissioner & Director- SC Legislative Council	Chairman	Chairman of the Board- Bank of Walterboro	N/A	11.39%	11.39% Bank of Walterboro	51.0%- McLeod, Fraser & Cone
Harold M. Robertson Walterboro, SC USA	Retired	Director	Director- Bank of Walterboro	N/A	4.19%	4.19% Bank of Walterboro	N/A
John Reaves McLeod Walterboro, SC USA	Attorney- McLeod, Fraser & Cone, Attys. Magistrate for Colleton County	Director	Director - Bank of Walterboro	N/A	1.24%	1.24% Bank of Walterboro	N/A
Gwendolyn P. Bunton Walterboro, SC USA	N/A	President	President- Bank of Walterboro	N/A	0.71%	0.71% Bank of Walterboro	N/A
D. Scott Rizer Walterboro, SC USA	President- Rizer Chevrolet Oldsmobile	Director	Director- Bank of Walterboro	N/A	0.37%	0.37% Bank of Walterboro	N/A
Lawton R. Smith Walterboro, SC USA	President- Rhodes Oil Co.	Director	Director- Bank of Walterboro	N/A	0.22%	0.22% Bank of Walterboro	N/A
James M. Bunton Jr. Walterboro, SC USA	N/A	Vice-President	Vice-President Bank of Walterboro	N/A	0.95%	0.95% Bank of Walterboro	N/A