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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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APR -1 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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

NA

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, Michael Sanchez

Name of the Holding Company Director and Official

President/CEO

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

3/31/2015

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 2855 905

C.I.

Reporter's Name, Street, and Mailing Address

Coastal Banking Company

Legal Title of Holding Company

1891 S 14th Street

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

Fernandina Beach FL 32034

City State Zip Code

36 Sea Island Parkway

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Paul Garrigues EVP/CFO

Name Title

904-491-9833

Area Code / Phone Number / Extension

904-321-5687

Area Code / FAX Number

pgarrigues@cbcnationalbank.com

E-mail Address

www.coastalbanking.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

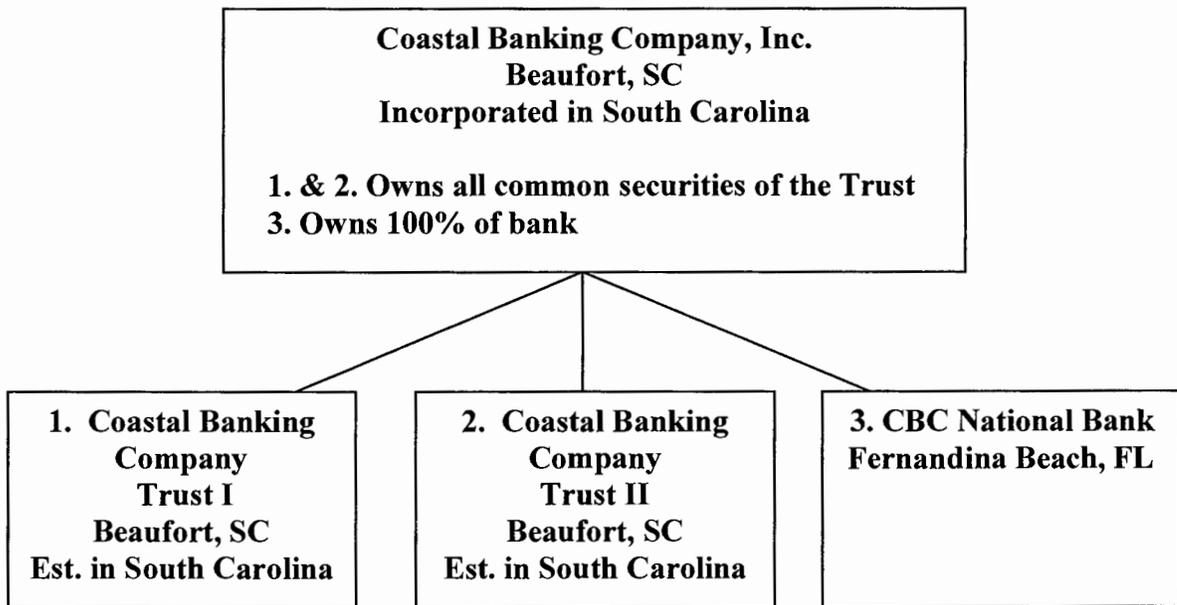
Form FRY-6

**Coastal Banking Company, Inc.
Beaufort, South Carolina
Fiscal Year Ending December 31, 2014**

Report Item

1: Three copies of the annual report to shareholders will be forwarded to you separately upon completion.

2a: Organization Chart



2b: Submitted electronically on March 31, 2015.

3: There were no shareholders with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12/31/2014:

(2)(a) None

Form FR Y-6
Coastal Banking Company, Inc.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)(a) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Holding Company (includes options vested but not exercised)	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
Christina H. Bryan Fernandina Beach, FL USA	Petroleum Distribution Consultant	Director	Director CBC National Bank	Owner & Director Hall Investments	1.67%	none	Hall Investments 33.33%
Suellen Rodeffer Garner Fernandina Beach, FL USA	Orthodontist	Chairman	Chairman CBC National Bank	Director Rodeffer, Garner & Minor Orthodontics, L.C.	2.63%	none	Rodeffer, Garner & Minor Orthodontics, L.C. 33.33%
				Director & Secretary Garner Partners, Inc.			Garner Partners, Inc. 50%
				Director Rodeffer & Garner Orthodontics, P.A.			Rodeffer & Garner Orthodontics, P.A. 50%
Mark B. Heles Beaufort, SC USA	Real Estate & Human Resources	Director	Director CBC National Bank	President H & H Quality Properties, LLC	1.39%	none	H & H Quality Properties, LLC, 50.5%
				President Affordable Home Rentals, Inc.			Affordable Home Rentals, Inc., 100%
				President Sea Island Rentals, Inc.			Sea Island Rentals, Inc., 51%

Form FR Y-6
Coastal Banking Company, Inc.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)(a) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Holding Company (includes options vested but not exercised)	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
James W. Holden, Jr., DVM Beaufort, SC USA	Veterinarian	Director & Secretary	Director CBC National Bank	Owner & Director Veterinary Wellness Care, LLC	0.89%	none	Veterinary Wellness Care, LLC 100%
				VP/Treasurer H and H Quality Properties, LLC			H & H Quality Properties, LLC 49.5%
				Owner & Director James W. Holden & Co, LLC			James W. Holden & Company, LLC 100%
				Owner & Director Hazard Creek, LLC			Hazard Creek, LLC 100%
Ladson F. Howell Beaufort, SC USA	Retired Attorney	Director & Vice-Chairman	Director CBC National Bank	None	0.58%	none	none
James C. Key Beaufort, SC USA	Consultant	Director	Director CBC National Bank	Managing Partner Shenandoah Group, LLP	0.55%	none	Shenandoah Group LLP 100%
Robert B. Pinkerton Beaufort, SC USA	Manufacturing	Director	Director CBC National Bank	President Athena Corporation	0.97%	none	Athena Corporation 50%
				Treasurer Village Renaissance, Inc.			Village Renaissance, Inc. 25%
				Managing Member Pinkerton Management Group			Pinkerton Management Group 50%
				Managing Partner Pinkerton Investments			Pinkerton Investments 100%
				Trustee Pinkerton Irrevocable Family Trust			Pinkerton Irrevocable Family Trust 100%

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Coastal Banking Company, Inc.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

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Michael G. Sanchez Fernandina Beach, FL USA	N/A	Director & CEO	Director and President/CEO CBC National Bank	None	2.10%	none	none
Edward E. Wilson Fernandina Beach, FL USA	Insurance Agent	Director	Director CBC National Bank	Owner & President Morrow Insurance Group, Inc. of Fernandina Beach	1.91%	none	Morrow Insurance Group, Inc of Fernandina Beach 100%
				Owner Morrow Insurance Group, Inc.			Morrow Insurance Group, Inc. 100%
				President Primeco Insurance Agency, Inc.			Primeco Insurance Agency, Inc. 50%
				President Amelia HR Solutions			Amelia HR Solutions 100%
Marshall E. Wood Fernandina Beach, FL USA	Attorney	Director	Director CBC National Bank	Managing General Partner Santa Maria Partnership	1.45%	none	Santa Maria Partnership 30%
Paul R. Garrigues Fernandina Beach, FL USA	N/A	CFO	Executive Vice President/CFO CBC National Bank	None	0.94%	none	none

Results: A list of branches for your depository institution: CBC NATIONAL BANK (ID_RSSD: 2855914).
 This depository institution is held by COASTAL BANKING COMPANY, INC. (2855905) of BEAUFORT, 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)	2855914	CBC NATIONAL BANK	1891 SOUTH 14TH STREET	FERNANDINA BEACH	FL	32034	NASSAU	UNITED STATES	77699	0	CBC NATIONAL BANK	2855914	
OK		Full Service	3810059	LADY'S ISLAND BRANCH	36 SEA ISLAND PARKWAY	LADYS ISLAND	SC	29907	BEAUFORT	UNITED STATES	481046	6	CBC NATIONAL BANK	2855914	
OK		Full Service	3591929	PORT ROYAL BRANCH	1700 RIBAUT ROAD	PORT ROYAL	SC	29935	BEAUFORT	UNITED STATES	462451	3	CBC NATIONAL BANK	2855914	