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OMB Number 7100-0297
Approval expires September 30, 2018
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APR 5 2016

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, 2015

Month / Day / Year

N/A

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

I, Michael Sanchez

Name of the Holding Company Director and Official

CEO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Coastal Banking Company Inc.

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)

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.

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

Signature of Holding Company Director and Official

04/04/2016

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 2855905
C.I. _____

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

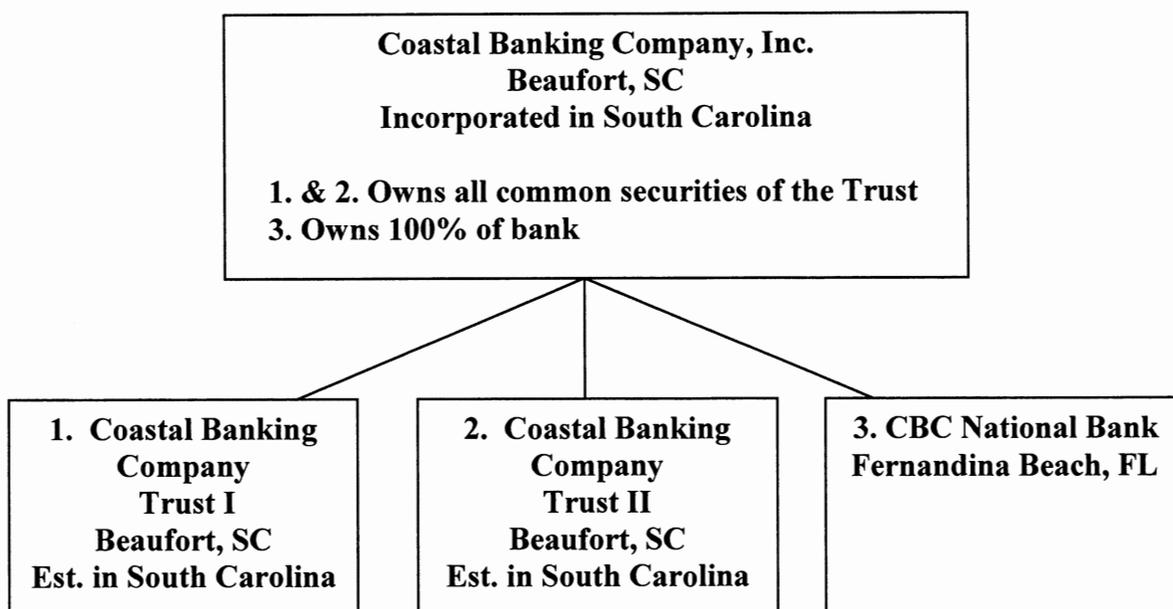
Form FRY-6

**Coastal Banking Company, Inc.
Beaufort, South Carolina
Fiscal Year Ending December 31, 2015**

Report Item

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

2a: Organization Chart



Note: No companies have the LEI number.

2b: Submitted electronically on March 29, 2016.

3: There were no shareholders with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12/31/2015:

4: Insiders

Qualifier: A list of branches for your depository institution: OIC NATIONAL BANK (ID: 2855914).
 This depository institution is held by OIC NATIONAL BANKING COMPANY, INC. (2855905) of FLORENCE, SC.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

- Branches and Verification Status**
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, make the data, enter 'Change' in the Data Action column and the date when the 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 opened 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 Procedures

When you are finished, send a saved copy to your FIBS contact. See the detailed instructions on this site for more information. If you are emailing this to your FIBS 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://fidoonline.federalreserve.gov>.

* FPOC, LMIW/LM, Office Number, and ID, BSSD columns are for reference only. Verification of these values is not required.

Branch	Branch Type	Branch ID, BSSD*	Regular Name	Branch Address	City	State	Zip Code	County	Country	FPOC LMIW/LM*	Office Number*	Head Office	Head Office ID, BSSD*	Comments
OK	Full Service Branch (Other)	2855914	OIC NATIONAL BANK	1283 SOUTH 14TH STREET	BEAUFORT	NC	28524	BEAUFORT	UNITED STATES		451046	OIC NATIONAL BANK	2855914	
OK	Full Service	3030059	LADY'S ISLAND BRANCH	36 52A ISLAND PARAVANT	LADY'S ISLAND	NC	27907	BEAUFORT	UNITED STATES		451046	OIC NATIONAL BANK	2855914	
OK	Full Service	3521529	PORT ROYAL BRANCH	1709 HARBURT ROAD	PORT ROYAL	SC	29535	BEAUFORT	UNITED STATES		462651	OIC NATIONAL BANK	2855914	

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Coastal Banking Company, Inc.
Fiscal Year Ending December 31, 2015

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	1.65%	none	Hall Investments 33.33%
Suellen Rodeffer Garner Fernandina Beach, FL USA	Orthodontist	Director	Director CBC National Bank	Director Rodeffer, Garner & Minor Orthodontics, L.C. Director & Secretary Garner Partners, Inc. Director Rodeffer & Garner Orthodontics, P.A.	2.61%	none	Rodeffer, Garner & Minor Orthodontics, L.C. 33.33% Garner Partners, Inc. 50% 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 President Affordable Home Rentals, Inc. President Sea Island Rentals, Inc.	1.38%	none	H & H Quality Properties, LLC, 50.5% Affordable Home Rentals, Inc., 100% Sea Island Rentals, Inc., 51%
James W. Holden, Jr., DVM Beaufort, SC USA	Veterinarian	Director & Secretary	Director CBC National Bank	Owner & Director Veterinary Wellness Care, LLC VP/Treasurer H and H Quality Properties, LLC Owner & Director James W. Holden & Co, LLC Owner & Director Hazard Creek, LLC	0.88%	none	Veterinary Wellness Care, LLC 100% H & H Quality Properties, LLC 49.5% James W. Holden & Company, LLC 100% 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 Treasurer Village Renaissance, Inc. Managing Member Pinkerton Management Group Managing Partner Pinkerton Investments Trustee Pinkerton Irrevocable Family Trust	0.96%	none	Athena Corporation 50% Village Renaissance, Inc. 25% Pinkerton Management Group 50% Pinkerton Investments 100% Pinkerton Irrevocable Family Trust 100%
Michael G. Sanchez Fernandina Beach, FL USA	N/A	Chairman & President/CEO	Chairman & CEO CBC National Bank	None	2.07%	none	none
Charles K. Wagner	N/A	Director	President CBC National Bank	Owner Zonia Holdings, Inc. Member CK Luxury Rentals, LLC Member WLG Luxury Rentals, LLC	1.70%	none	Zonia Holdings, Inc. 100% CK Luxury Rentals, LLC 50%
Edward E. Wilson Fernandina Beach, FL USA	Insurance Agent	Director	Director CBC National Bank	Owner & President Morrow Insurance Group, Inc. of Fernandina Beach Owner Morrow Insurance Group, Inc.	1.89%	none	Morrow Insurance Group, Inc of Fernandina Beach 100% Morrow Insurance Group, Inc. 100%

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Coastal Banking Company, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

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				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	1.32%	none	Santa Maria Partnership 30%

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Coastal Banking Company, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

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W. Durand Childers	N/A	N/A	Executive Vice President CBC National Bank	Vice President & Treasurer CFI, Inc.	0.88%	none	CFI, Inc. 50%
Paul R. Garrigues Fernandina Beach, FL USA	N/A	CFO	Executive Vice President/CFO CBC National Bank	None	0.83%	none	none
Brynn Stensrud	N/A	N/A	Executive Vice President CBC National Bank	None	0.57%	none	none

NOTE: We were advised by counsel that Childers and Stensrud meet the SEC definition of affiliates of Coastal Banking Company, Inc. based on their influence over strategic decisions within both the bank and holding company, so we have always considered them as insiders of both entities. You are correct that neither of them are employees or officers of the holding company, Coastal Banking Company, Inc., however both are actively involved in management of both entities.