

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK
OF CLEVELAND



Annual Report of Holding Companies—FR Y-6

2014 MAR 27 A 10:35
STATISTICS & ANALYSIS
DEPARTMENT

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, 2013

Month / Day / Year

I, David Michael

Reporter's Name, Street, and Mailing Address

Community Holding Company

Name of the Holding Company Director and Official

Legal Title of Holding Company

Executive Vice President & Treasurer

P.O. Box 365

Title of the Holding Company Director and Official

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

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.

Inez KY 41224
City State Zip Code

41 West Main Street

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:

David Michael Exec V.P. & Treasurer

Name Title

606-298-3511

Area Code / Phone Number / Extension

606-298-3511

Area Code / FAX Number

dmichael@inezdepositbank.com

E-mail Address

www.inezdepositbank.com

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


Signature of Holding Company Director and Official

3-25-14
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 1071678
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.

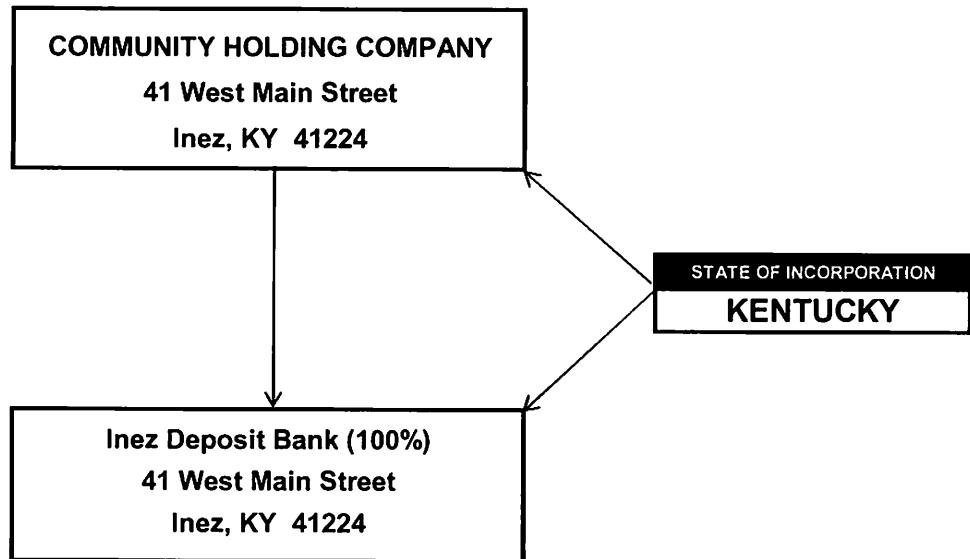
The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

COMMUNITY HOLDING COMPANY

Item 1. See the enclosed copy of the 12/31/2013 Community Holding Company Audit Report.

Item 2a.



Item 2b. Domestic Branch Listing - Submitted/Confirmed via email on March 25, 2014

Item 3. See attached listing.

Item 4. See attached listing.

Results: A list of branches for your holding company: **COMMUNITY HOLDING COMPANY (1071678) of INEZ, KY.**
 The data are as of **12/31/2013**. Data reflects information that was received and processed through **01/07/2014**.

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)	1001817	INEZ DEPOSIT BANK	41 W MAIN STREET	INEZ	KY	41224	MARTIN	UNITED STATES	5962	0	INEZ DEPOSIT BANK	1001817	
OK		Full Service	4167394	COMMERCE DRIVE BRANCH	94 COMMERCE DRIVE	LOUISA	KY	41230	LAWRENCE	UNITED STATES	495111	4	INEZ DEPOSIT BANK	1001817	
OK		Full Service	1017210	LOUISA BRANCH	202 EAST MAIN STREET	LOUISA	KY	41230	LAWRENCE	UNITED STATES	1748	3	INEZ DEPOSIT BANK	1001817	
OK		Full Service	618218	WARFIELD BRANCH	71 RIVERFRONT ROAD	WARFIELD	KY	41267	MARTIN	UNITED STATES	219865	1	INEZ DEPOSIT BANK	1001817	

COMMUNITY HOLDING COMPANY

REPORT ITEM 3: SHAREHOLDERS

(1)(a) NAME AND ADDRESS	(1)(b) COUNTRY OF CITIZENSHIP	(1)(c) NUMBER AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES	
Joanne K. Duncan Inez, KY [REDACTED]	USA	17	0.612% Common Stock
		* 782	28.170%
		** 4	0.144%
Robert M. Duncan Inez, KY [REDACTED]	USA	446	16.066% Common Stock
		* 782	28.170%
		** 4	0.144%
Robert M. Duncan, Jr. Lexington, KY [REDACTED]	USA	218	7.853% Common Stock

* Joanne K. and Robert M. Duncan own 782 shares jointly of common stock.

** Joanne K. and Robert M. Duncan, Trustee own 4 shares.

(2)(a) NAME AND ADDRESS	(2)(b) COUNTRY OF CITIZENSHIP	(2)(c) NUMBER AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES	
N/A	N/A	N/A	

COMMUNITY HOLDING COMPANY
REPORT ITEM 4: DIRECTORS AND OFFICERS

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
NAME & ADDRESS (CITY, STATE, COUNTRY)	PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	TITLE & POSITION WITH BANK HOLDING COMPANY	TITLE & POSITION WITH SUBSIDIARIES	TITLE & POSITION WITH OTHER BUSINESSES	PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES	LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD
Joanne K. Duncan Inez, KY [REDACTED] USA	N/A	President & Director	President, Inez Deposit Director, Inez Deposit	N/A	0.612% * 28.170% ** 0.144%	N/A	N/A
Robert M. Duncan Inez, KY [REDACTED] USA	N/A	Chairman & CEO Director	Chairman & CEO - IDB Director - IDB	N/A	16.066% * 28.170% ** 0.144%	N/A	N/A
Valerie A. Duncan Lexington, KY [REDACTED] USA	N/A	Director	Advisor	N/A	0.036%	N/A	N/A
Lafe S. Hinkle, II Louisa, KY [REDACTED] USA	N/A	Advisory Director	Vice President	N/A	1.657%	N/A	Vinson Apts. (100%)
David Michael Louisa, KY [REDACTED] USA	N/A	Treasurer & Director	EVP & Director - IDB	N/A	0.432%	N/A	N/A
Jo Ann Roberts Louisa, KY [REDACTED] USA	N/A	Secretary	Secretary - IDB	N/A	0.036%	N/A	N/A
Karen Rogers Winston Salem, NC [REDACTED] USA	N/A	Director	Director - IDB	N/A	2.305%	N/A	N/A

* Joanne K. and Robert M. Duncan own 782 shares jointly.

** Joanne K. and Robert M. Duncan, Trustee own 4 shares.