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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Division of Regulation and Credit 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, Michael J. Long

Name of the Holding Company Director and Official

Director & 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.

Reporter's Name, Street, and Mailing Address

Community Guaranty Corporation

Legal Title of Holding Company

PO Box 996

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

Plymouth

NH

03264

City

State

Zip Code

28 South 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:

Carol A. Bears

Assistant Vice-President

Name

Title

603-536-0001

Area Code / Phone Number / Extension

603-536-2222

Area Code / FAX Number

carolbears@cgsb.com

E-mail Address

www.cgsb.com

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

Signature of Holding Company Director and Official

02/06/2014

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
C.I.

3207686

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 instructions 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, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

None

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

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City State Zip Code

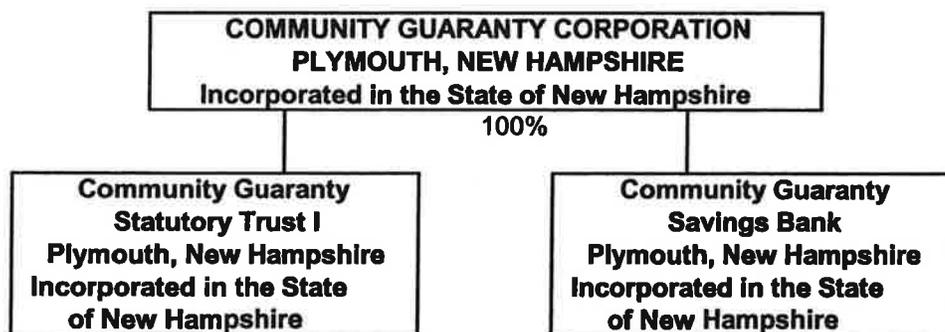
Physical location (if different from mailing address)

Form FRY-6

**Community Guaranty Corporation
Plymouth, New Hampshire
Fiscal Year Ending December 31, 2013**

Report Item

1. The bank holding company prepares an annual report for its shareholders. Two copies are enclosed
2. Organizational Chart



Board of Governors of the Federal Reserve System
 FR Y-6 Depository Institution Branch Data Verification



Branches for Selected Institution

[Back To Head Office List](#)

[Back to Search Results](#)

A list of branches for your depository institution: COMMUNITY GUARANTY SAVINGS BANK (ID_RSSD: 1216059). This depository institution is held by COMMUNITY GUARANTY CORPORATION (3207686) of PLYMOUTH, NH. The data are as of 03/31/2014.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

[Download List to Excel](#)

Institutions: 1 to 2 of 2

| 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* |
|----------------------------|-----------------|-----------------------------------|----------------------|----------|-------|----------|---------|---------------|--------------|----------------|---------------------------------|----------------------|
| Full Service (Head Office) | 1216059 | COMMUNITY GUARANTY SAVINGS BANK ✓ | 28 SOUTH MAIN STREET | PLYMOUTH | NH | 03264 | GRAFTON | UNITED STATES | 39339 | 0 | COMMUNITY GUARANTY SAVINGS BANK | 1216059 |
| Full Service | 2883618 | CAMPTON BRANCH ✓ | 21 TOWER ROAD | CAMPTON | NH | 03223 | GRAFTON | UNITED STATES | 261472 | 1 | COMMUNITY GUARANTY SAVINGS BANK | 1216059 |

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Form FRY-6

**Community Guaranty Corporation
Fiscal Year Ending December 31, 2013**

Report Item 3: Shareholders

| Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/12 | | Shareholders not listed in 3(1)(a) through 3(1) c that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/12 | |
|---|--|---|---|
| (1)(a) Name & Address City, State, County | (1)(b) Country of Citizenship or Incorporation | (1) c Number & Percentage of Each Class of Voting Securities | (2)(a) Name & Address City, State, County |
| | | | (2)(b) Country of Citizenship or Incorporation |
| | | | (2) c Number & Percentage of Each Class of Voting Securities |
| Ronald I Sibley Plymouth, NH 03264 | USA | 19,573 9.85% | |
| Eldwin A. Wixson Plymouth, NH 03265 | USA | 17,230 8.67% | |
| Paul Payson Rumney, NH 03266 | USA | 10,149 5.11% | |

Community Guaranty Corporation
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

| (1) Names & Address (City, State, Country) | (2) Principal Occupation if other than with Bank Holding Co | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title & Position with Subsidiaries | (3) c Title & Position with other Businesses | (4)(a) Percentage of Voting Shares in Bank Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries | (4) c List names of other companies if 25% or more of voting securities are held |
|--|---|--|---|---|--|---|---|
| Ronald I Sibley Plymouth, NH | n/a | Chairman of Board | | n/a | 9.85% | n/a | n/a |
| Eldwin A. Wixson Plymouth, NH | Retired Professor | Director | n/a | n/a | 8.67% | n/a | n/a |
| Brian G. Young Plymouth, NH | Construction | Director | n/a | President Construx, Inc. | 3.72% | n/a | n/a |
| Richard M. Piper Plymouth, NH | Construction Company | Director, | | President R. M. Piper, Inc. | 1.37% | n/a | n/a |
| Michael F. Conklin Plymouth, NH | Attorney | Director | n/a | Partner Conklin & Reynolds Pa | 0.75% | n/a | n/a |
| Frederick S. Kelsey Plymouth, NH | Doctor | Director | n/a | Director Mid State Health Center | 0.23% | n/a | n/a |
| Barbara J McCahn Plymouth, NH | Professor | Secretary Board of Directors | n/a | Plymouth State University | 1.05% | n/a | n/a |
| Richard N. Burgess, Jr Ashland, NH | n/a | n/a | Sr Vice-President | n/a | 0.29% | n/a | n/a |
| Michael J. Long Plymouth, NH | n/a | Director | President | n/a | 3.59% | n/a | n/a |
| Brenda L McKenzie Bridgewater, NH | n/a | n/a | Sr Vice-President | n/a | 3.61% | n/a | n/a |
| Keith L Philbrick Holderness, NH | n/a | n/a | SVP/CFO/Treasurer | n/a | 0.05% | n/a | n/a |