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Board of Governors of the Federal Reserve System

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Annual Report of Holding Companies—FR Y-6

FEB 23 2016

Supervision, 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, 2015**

Month / Day / Year

N/A

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

I, Michael J. Long

Name of the Holding Company Director and Official

Director & President/CEO

Title of the Holding Company Director and Official

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, Plymouth, NH 03264

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.

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

02/18/2016

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 3207686  
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

3/19/16

ET 3/8/16



**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 **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

**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
		Full Service (Head Office)	1216059	COMMUNITY GUARANTY SAVINGS BANK	28 SOUTH MAIN STREET	PLYMOUTH	NH	03264	GRAFTON
		Full Service	2883618	CAMPTON BRANCH	21 TOWER ROAD	CAMPTON	NH	03223	GRAFTON

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Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
UNITED STATES	39339		0 COMMUNITY GUARANTY SAVINGS BANK	1216059	
UNITED STATES	261472		1 COMMUNITY GUARANTY SAVINGS BANK	1216059	

**Form FRY-6**

**Community Guaranty Corporation  
Fiscal Year Ending December 31, 2015**

**Report Item 3: Shareholders**

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/15			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 12/31/15		
(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	17,010 8.56%			
Paul Payson Rumney, NH 03266	USA	10,199 5.13%			

Form FRY-6

Community Guaranty Corporation  
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1) Name & 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	8.56%	n/a	n/a
Brian G. Young Plymouth, NH	Construction	Director	n/a	President Constlux, Inc.	3.85%	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 Plymouth State University	0.23%	n/a	n/a
Barbara J McCahn Plymouth, NH	Professor	Secretary Board of Directors	n/a		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