

Board of Governors of the Federal Reserve System



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, Heather D. Brolick

Name of the Holding Company Director and Official

President and CEO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Community Shores Bank Corporation

Legal Title of Holding Company

1030 West Norton Avenue

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

Muskegon

MI

49441

City

State

Zip Code

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.

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:

Clement Coulombe

AVP/Controller

Name

Title

231-780-1832

Area Code / Phone Number / Extension

231-780-1860

Area Code / FAX Number

ccoulombe@communityshores.com

E-mail Address

www.communityshores.com

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

Signature of Holding Company Director and Official

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.

2735333

Does the reporter request confidential treatment for any portion of this submission?

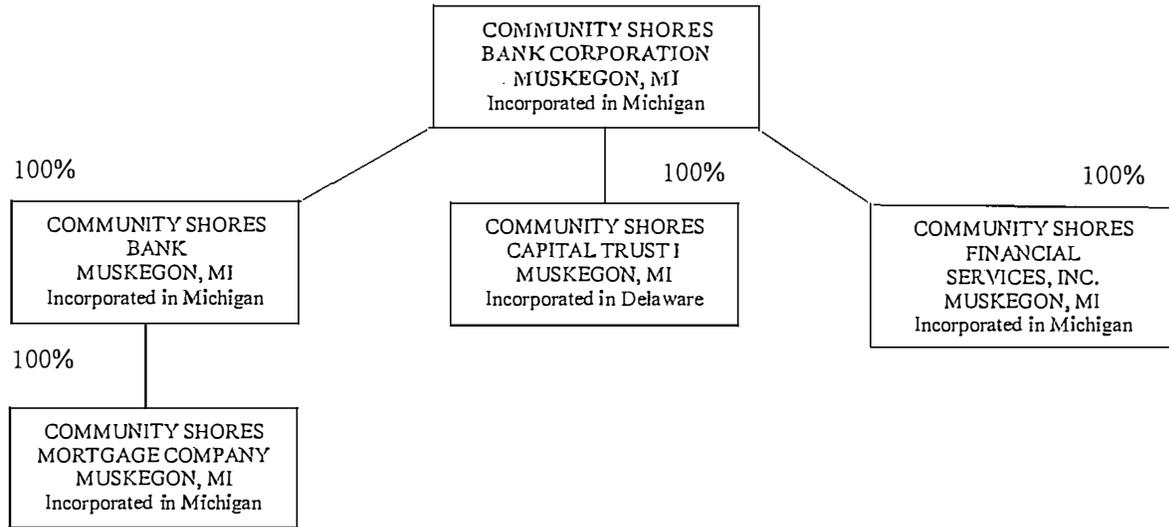
Yes Please identify the report items to which this request applies:

- 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

2a: Organizational Chart

LEI: CSBC and subsidiaries have no LEI



Results: A list of branches for your depository institution: COMMUNITY SHORES BANK (ID\_RSSD: 2735324).  
 This depository institution is held by COMMUNITY SHORES BANK CORPORATION (2735333) of MUSKEGON, MI.  
 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 hard copy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNNUM, 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)	2735324	COMMUNITY SHORES BANK	1030 WEST NORTON AVENUE	MUSKEGON	MI	49441	MUSKEGON	UNITED STATES	62118	0	COMMUNITY SHORES BANK	2735324	
OK		Full Service	2888668	GRAND HAVEN BRANCH	1120 SOUTH BEACON BOULEVARD	GRAND HAVEN	MI	49417	OTTAWA	UNITED STATES	467994	5	COMMUNITY SHORES BANK	2735324	
OK		Full Service	3673160	HARVEY BRANCH	5797 HARVEY STREET	MUSKEGON	MI	49444	MUSKEGON	UNITED STATES	456496	3	COMMUNITY SHORES BANK	2735324	
OK		Full Service	3138678	NORTH MUSKEGON BRANCH	180 NORTH CAUSEWAY	NORTH MUSKEGON	MI	49445	MUSKEGON	UNITED STATES	458100	4	COMMUNITY SHORES BANK	2735324	

Form FR Y-6  
 Community Shores Bank Corporation  
 Muskegon, MI  
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

1(a) Name and Address	1(b) Country of Citizenship or Incorporation	1(c) Number and % of Each Class of Voting Securities	2(a) Name and Address	2(b) Country of Citizenship or Incorporation	2(c) Number and % of Each Class of Voting Securities
Bruce J. Essex, Jr. Muskegon, MI USA	USA	125,250 common stock, 8.5%	N/A	N/A	N/A
Gordon H. Girod Trust and its trustees, Norma J. Girod, Stephen J. Girod, Gerald J. Girod Holland, MI USA	USA	100,000 common stock, 6.8%			
Bruce J. Essex Muskegon, MI USA	USA	79,362 common stock, 5.4%			
Daniel M. Wiersma Grand Rapids, MI USA	USA	80,020 common stock, 5.4%			

Form FR Y-6  
Community Shores Bank Corporation  
Muskegon, MI  
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1) Names, Address	(2) Principal Occupation if other than with BHC	(3)(a) Title and position with BHC	(3)(b) Title & Position with Subs (include names of subs)	(3)(c) Title & Position with other businesses (include names of other businesses)	(4)(a) Percent of voting Shares in BHC	(4)(b) Percent of voting shares in subs	(4)(c) Names of other companies with 25% or more voting shares owned
Gary Bogner North Muskegon, MI USA	Real Estate Investor & Business Owner	Chairman of the Board	N/A	Owner, Arrowhead Adventures, Timberline Estates, Park Meadows, LLC Creekwood Estates LLC, Arrowhead Farms, LLC, GB Commercial Properties LLC	4.2%	N/A	Owner, Arrowhead Adventures, Inc. 100% Timberline Estates, Park Meadows LLC - 100% G. B. Commercial Prop. LLC - 100% Arrowhead Farms, LLC - 100% Creekwood Estates, LLC - 100%
Stanley L. Boelkins Grand Haven, MI USA	Real Estate Agent	Director	N/A	Real Estate Agent, Capstone Real Estate	<1%	N/A	N/A
Robert Chandonne Muskegon, MI USA	Company President & Business Owner	Vice Chairman of the Board	N/A	President & Owner of the Nugent Sand Company, Inc. Dune Harbor Estates, LLC	4.5%	N/A	The Nugent Sand Company Inc - 100% Dune Harbor Estates LLC - 100%
Bruce J. Essex Muskegon, MI USA	Principal, Owner	Director	N/A	Buck Snort Lodge Products, LLC, Snow Protect, LLC	5.3%	N/A	2B Leasing, LLC - 49% Buck Snort Lodge Products - 100% Snow Protect - 100% J.E. Real Estate Co., LLC - 50% 1030 W. Norton, LLC - 32% Essex Winery and Vinyard, LLC - 33%
Julie K. Greene Ada, MI USA	President and CEO	Director	N/A	President and CEO - Muskegon SC, LLC Owner - Regional Healthcare Management Solutions	<1%	N/A	Regional Healthcare Management Solutions - 100%
Heathier Brolick West Olive, MI USA	Banker	President, CEO and Director	President and CEO (Community Shores Bank)	N/A	<1%	N/A	N/A
Tracey Welsh Grand Rapids, MI USA	Banker	Sr. Vice President, Treasurer, Secretary and Chief Financial Officer	Sr. Vice President, Chief Financial Officer and Treasurer (Community Shores Bank)	N/A	<1%	N/A	N/A
Bruce J. Essex Jr. Muskegon, MI USA	CEO	N/A	N/A	CEO - Port City Group Principal - Pace Industries Partner - Core Realty / Corepark Investments	8.5%	N/A	J.E. Real Estate Co., LLC - 50% Essex Property Management, LLC - 100% 2B Leasing, LLC - 51% 1985 E. Lakelon, LLC - 100% Port City Group Holdings - 80% Porter Properties - 50%