

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.

I, Jesse E. Rogers, Jr.
 Name of the Holding Company Director and Official
President
 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.

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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

Not Applicable

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

Reporter's Name, Street, and Mailing Address

WCG Bancshares, Inc.

Legal Title of Holding Company

P.O. Box 1188

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

Thomaston GA 30286

City State Zip Code

617 North Church Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jan Duke Secretary

Name Title

706-647-8951

Area Code / Phone Number / Extension

706-647-8930

Area Code / FAX Number

jduke@wcgb.com

E-mail Address

http://wcgb.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

1083990

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

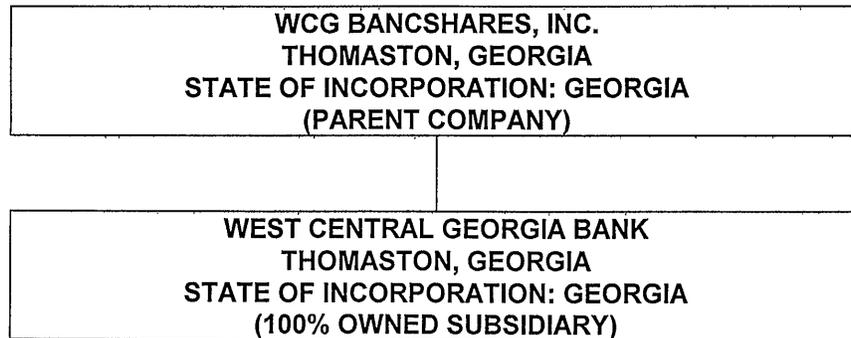
Form FR Y-6

**WCG Bancshares, Inc.
Thomaston, Georgia
Fiscal Year Ending December 31, 2014**

REPORT ITEM 1: ANNUAL REPORT TO SHAREHOLDERS

Attached

REPORT ITEM 2a: ORGANIZATION CHART



REPORT ITEM 2b: DOMESTIC BRANCH LISTING

Attached

REPORT ITEM 3: SECURITIES HOLDERS

Attached

REPORT ITEM 4: INSIDERS

Attached

Results: A list of branches for your depository institution: WEST CENTRAL GEORGIA BANK (ID_RSSD: 280138).
 This depository institution is held by WCG BANCSHARES, INC. (1083998) of THOMASTON, GA.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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)	280138	WEST CENTRAL GEORGIA BANK	617 N. CHURCH STREET	THOMASTON	GA	30286	UPSON	UNITED STATES	14887	0	WEST CENTRAL GEORGIA BANK	280138	
OK		Full Service	498335	DOWNTOWN BRANCH	101 WEST GORDON STREET	THOMASTON	GA	30286	UPSON	UNITED STATES	253002	1	WEST CENTRAL GEORGIA BANK	280138	
OK		Full Service	1388200	NORTH THOMASTON BRANCH	1021 HWY 19 NORTH	THOMASTON	GA	30286	UPSON	UNITED STATES	253003	2	WEST CENTRAL GEORGIA BANK	280138	

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WCG Bancshares, Inc.
Fiscal Year Ending December 31, 2014

Report Item 3: Securities holders

(1)(a) (b) (c) (2)(a) (b) (c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2014			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 12/31/2014		
(1)(a) Name (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
American Security Insurance Co. Atlanta, GA USA	USA	4,200 7.54% Common Stock	Jesse E Rogers, Jr., Jefferey H Rogers & Joane Neely - Co Trustees of Item V Family Trust U/W of Jesse E Rogers, Sr. Thomaston, GA USA	USA	0 0.00% Common Stock
Jesse E. Rogers, Jr. Thomaston, GA USA	USA	13,953 25.05% Common Stock	Joan Rogers Neely Thomaston, GA USA	USA	1,500 2.69% Common Stock
Standard Guaranty Insurance Co. Atlanta, GA USA	USA	3,150 5.66% Common Stock			
American Bankers Life Assurance Co. Atlanta, GA USA	USA	3,150 5.66% Common Stock			
Carlene H. Rogers Thomaston, GA USA	USA	5,753 10.33% Common Stock			
National Financial Services LLC Jersey City , NJ USA	USA	5,421 9.73% Common Stock			

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Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

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

(1) Name (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Jesse E. Rogers, Jr. Thomaston, GA USA	N/A	President, Chairman, Director	President, Chairman, Director West Central Georgia Bank	N/A	25.05%	N/A	N/A
Jan Duke Thomaston, GA USA	N/A	Secretary	VP, Cashier West Central Georgia Bank	N/A	0.22%	N/A	N/A
James A. Robinson Thomaston, GA USA	N/A	Director	Director West Central Georgia Bank	N/A	0.23%	N/A	N/A
Johnnie Caldwell Thomaston, GA USA	Judge	Director	Director West Central Georgia Bank	N/A	0.09%	N/A	N/A
Alan Connell Thomaston, GA USA	Attorney	Director	Director West Central Georgia Bank	Attorney Connell and Wheeler	2.10%	N/A	Connell and Wheeler Law Firm 100%
Jefferey Rogers Thomaston, GA USA	Retired	Director	Director West Central Georgia Bank	N/A	4.42%	N/A	N/A
Kenny Coggins Thomaston, GA USA	Funeral Director	Director	Director West Central Georgia Bank	President, Coggins Funeral Home, Inc.	1.29%	N/A	Coggins Funeral Home, Inc. 60%
Charles D. Short Thomaston, GA USA	Finance Company	Director	Director West Central Georgia Bank	Vice President Commercial Finance	0.83%	N/A	Commercial Finance 32.44%
Carlene H. Rogers Thomaston, GA USA	Retired	N/A	N/A	N/A	10.33%	N/A	N/A