

**REVISED**  
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**Board of Governors of the Federal Reserve System**



**Annual Report of Holding Companies—FR Y-6**

**RECEIVED**  
JUN 08 2015  
By D. Jones

**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, 2014**

Month / Day / Year

N/A

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

**I. Gerald E. Lewis**

Name of the Holding Company Director and Official

**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.

*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.*

*Gerald E. Lewis*  
3-27-15

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 1138656  
C.I. \_\_\_\_\_

**Reporter's Name, Street, and Mailing Address**

**Wrightsville Bancshares, Inc.**

Legal Title of Holding Company

**P.O. Box 320**

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

**Wrightsville**

**GA**

**31096**

City

State

Zip Code

**156 N Bradford Street**

Physical Location (if different from mailing address)

**Person to whom questions about this report should be directed:**

**Holly Moseley**

Name

Title

**478-272-2030**

Area Code / Phone Number / Extension

**478-272-3318**

Area Code / FAX Number

**holly.moseley@tjsdd.com**

E-mail Address

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

**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



WRIGHTSVILLE BANCSHARES, INC.  
WRIGHTSVILLE, GEORGIA

ANNUAL REPORT OF BANK HOLDING COMPANIES - FR Y-6

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**ITEM 2a**

**WRIGHTSVILLE BANCSHARES, INC.  
WRIGHTSVILLE, GEORGIA**

**ORGANIZATION CHART**

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**PARENT COMPANY**

Wrightsville Bancshares, Inc.  
P.O. Box 320  
Wrightsville, Georgia 31096  
Leon A. Lovett., Chairman of the Board  
Gerald Lewis, President/CEO  
State of Incorporation: Georgia

| 100%

| 100%

**SUBSIDIARY**

Bank of Wrightsville  
P.O. Box 320  
Wrightsville, Georgia 31096  
Leon A. Lovett., Chairman of the Board  
Gerald Lewis, President/CEO  
State of Incorporation: Georgia

**SUBSIDIARY**

WBS Financial Services, Inc.  
P.O. Box 320  
Wrightsville, Georgia 31096  
Gerald Lewis, Chairman of the Board  
R. Herschel Lovett, President  
State of Incorporation: Georgia

ITEM 2b

WRIGHTSVILLE BANCSHARES, INC.  
WRIGHTSVILLE, GEORGIA

DOMESTIC BRANCH LISTING

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Branch Service Type	Popular Name	Date Branch Opened	Street Address	City	State	Zip Code	County	Country
Full Service (Head Office)	BANK OF WRIGHTSVILLE	JANUARY 1897	156 N. BRADFORD STREET	WRIGHTSVILLE	GA	31096	JOHNSON	UNITED STATES

**ITEM 3****WRIGHTSVILLE BANCSHARES, INC.  
WRIGHTSVILLE, GEORGIA****SHAREHOLDERS**(1) 5% or more Shareholders as of December 31, 2014 :

<u>Name &amp; Address</u> <u>(City, State, Country)</u>	<u>Country of Citizenship</u>	<u>Number of</u> <u>Securities Owned</u>	<u>Percent of</u> <u>Total Securities</u>
T.L. Lovett, Jr. Wrightsville, GA USA	United States of America	9,065	8.48%
Leon A. Lovett Wrightsville, GA USA	United States of America	8,192	7.66%
Mary Jo Fulghum Edenfield Dublin, GA USA	United States of America	7,200	6.74%
Mary Jean Roughton Sandersville, GA USA	United States of America	7,100	6.64%
Richard Herschel Lovett Dublin, GA USA	United States of America	7,083	6.63%
James W. Phillips Nashville, TN USA	United States of America	6,842	6.40%
Herbert Jonson Vickers Wrightsville, GA USA	United States of America	5,722	5.35%
Mary Frances Newsome Wrightsville, GA USA	United States of America	5,388	5.04%

Part (2) is "N/A"

**ITEM 4**

**WRIGHTSVILLE BANCSHARES, INC.  
WRIGHTSVILLE, GEORGIA**

**INSIDERS**

<u>Name &amp; Address (City, State, Country)</u>	<u>Principal Occupation if other than with Bank Holding Company</u>	<u>Title &amp; Position with Bank Holding Company</u>	<u>Title &amp; Position with Subsidiaries</u>	<u>Title &amp; Position with Other Businesses</u>	<u>Percentage of Voting Shares in Bank Holding Company</u>	<u>Percentage of Voting Shares in Subsidiaries</u>	<u>Other Companies in which 25% or more of Voting Securities are held</u>
R. Hershel Lovett Dublin, GA 31021 USA	Insurance Agent	Director	Bank of Wrightsville - Director WBS Financial Services, Inc. - President	Lovett Ins. Agency - President	6.63%	None	Lovett Ins. Agency - 100.00%
Leon A. Lovett Wrightsville, GA 31096 USA	Rental Property	Director Chairman of the Board	Bank of Wrightsville - Chairman of the Board Director	Lovett Rentals Co. - President	7.66%	None	Lovett Rentals Co. 100.00%
Gerald E. Lewis Wrightsville, GA 31096 USA	Bank President	Director President/CEO	Bank of Wrightsville President/CEO Director WBS Financial Services, Inc. - Chairman of the Board	None	None	None	None
Kenneth L. Vickers Wrightsville, GA 31096 USA	None	Director Secretary	Bank of Wrightsville - Sr. Vice President Director	None	4.37%	None	None
Jeffrey D. Powell Wrightsville, GA 31096 USA	Jeff Powell Trucking Parker Fish Co.	Director	Bank of Wrightsville Director	Jeff Powell Trucking Parker Fish Co. Owner	2.24%	None	Jeff Powell Trucking Parker Fish Co. 100.00%
Lynn L. Shields Wrightsville, GA 31096 USA	None	Director	Bank of Wrightsville Director	None	3.74%	None	None