

Board of Governors of the Federal Reserve System

MAR 15 REC'D



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, **Jesse E. Rogers, Jr.**

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

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 Thomaston, GA 30286

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:

Matt Adams **Cashier**

Name Title

706-647-8951

Area Code / Phone Number / Extension

706-647-4868

Area Code / FAX Number

madams@wcarb.com

E-mail Address

www.wcarb.com

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

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.

Jesse E. Rogers, Jr.

Signature of Holding Company Director and Official

March 10, 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 1083998
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

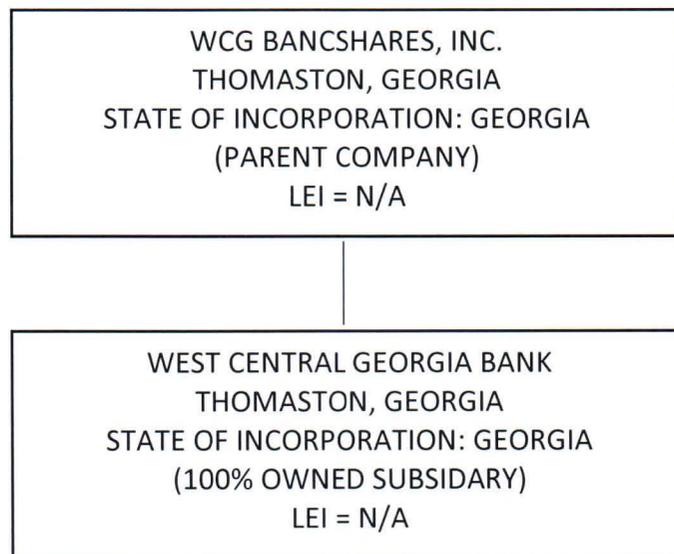
Form FR Y-6

**WCG Bancshares, Inc.
Thomaston, Georgia
Fiscal Year Ending December 31, 2015**

REPORT ITEM 1: ANNUAL REPORT TO SHAREHOLDERS

Attached

REPORT ITEM 2a: ORGANIZATIONAL CHART



REPORT ITEM 2b: DOMESTIC BRANCH LISTING

Attached

REPORT ITEM 3: SECUTITIES 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 12/31/2015. 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 | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|---------------------------|------------------------|-----------|-------|----------|--------|---------------|--------------|----------------|---------------------------|----------------------|----------|
| OK | 12/31/2015 | 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 | 12/31/2015 | Full Service | 498335 | DOWNTOWN BRANCH | 101 WEST GORDON STREET | THOMASTON | GA | 30286 | UPSON | UNITED STATES | 253002 | 1 | WEST CENTRAL GEORGIA BANK | 280138 | |
| OK | 12/31/2015 | 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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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 12-31-2015.

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 12/31/2015.

| (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 & 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. Thomaston, GA USA | USA | 14,056 25.24% Common Stock | | | |
| Standard Guaranty Insurance Co. Atlanta, GA USA | USA | 3,150 5.66% Common Stock | | | |
| American Bankers Life Insurance 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 | | | |

Form FR Y-6
WCG Bancshares, Inc.
Fiscal Year Ending December 31, 2015



Report Item 4: Insiders
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

| (1) | (2) | (3)(a) | (3)(b) | (3)(b) | (4)(a) | (4)(b) | (4)(c) |
|--|--|--|--|--|---|---|--|
| Name (City, State, Country) | Principal Occupation if other than with Bank Holding Company | Title & Position with Bank Holding Company | Title & Position with Subsidiaries (include names of subsidiaries) | Title & Position with other Businesses (include names of other businesses) | Percentage of Voting Shares in Bank Holding Company | Title & Position of voting shares in Subsidiaries (include names of subsidiaries) | List of 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 | 25.24% | N/A | N/A |
| Pamela Watkins Thomaston, GA USA | N/A | Secretary | VP Compliance & Operations Officer | N/A | 0.72% | 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 | Attorney | Director | Director West Central Georgia Bank | Attorney Caldwell & Irvin | 0.09% | N/A | Caldwell & Irvin Law Firm 50% |
| Alan Connell Thomaston, GA USA | Attorney | Director | Director West Central Georgia Bank | Attorney Connell & Wheeler | 2.10% | N/A | Connell & Wheeler Law Firm 100% |
| Jeffery 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 Rogers Thomaston, GA USA | Retired | N/A | N/A | N/A | 10.33% | N/A | N/A |