

MAR 24 2016

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, Richard V. Everly
 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.

Richard V. Everly
 Signature of Holding Company Director and Official
March 23, 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 1138656
 C.I. _____

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)

Reporter's Name, Street, and Mailing Address
Wrightsville Bancshares, Inc.
 Legal Title of Holding Company
PO Box 320
 (Mailing Address of the Holding Company) Street / P.O. Box
Wrightsville GA 31096
 City State Zip Code
156 N. Bradford St.
 Physical Location (if different from mailing address)

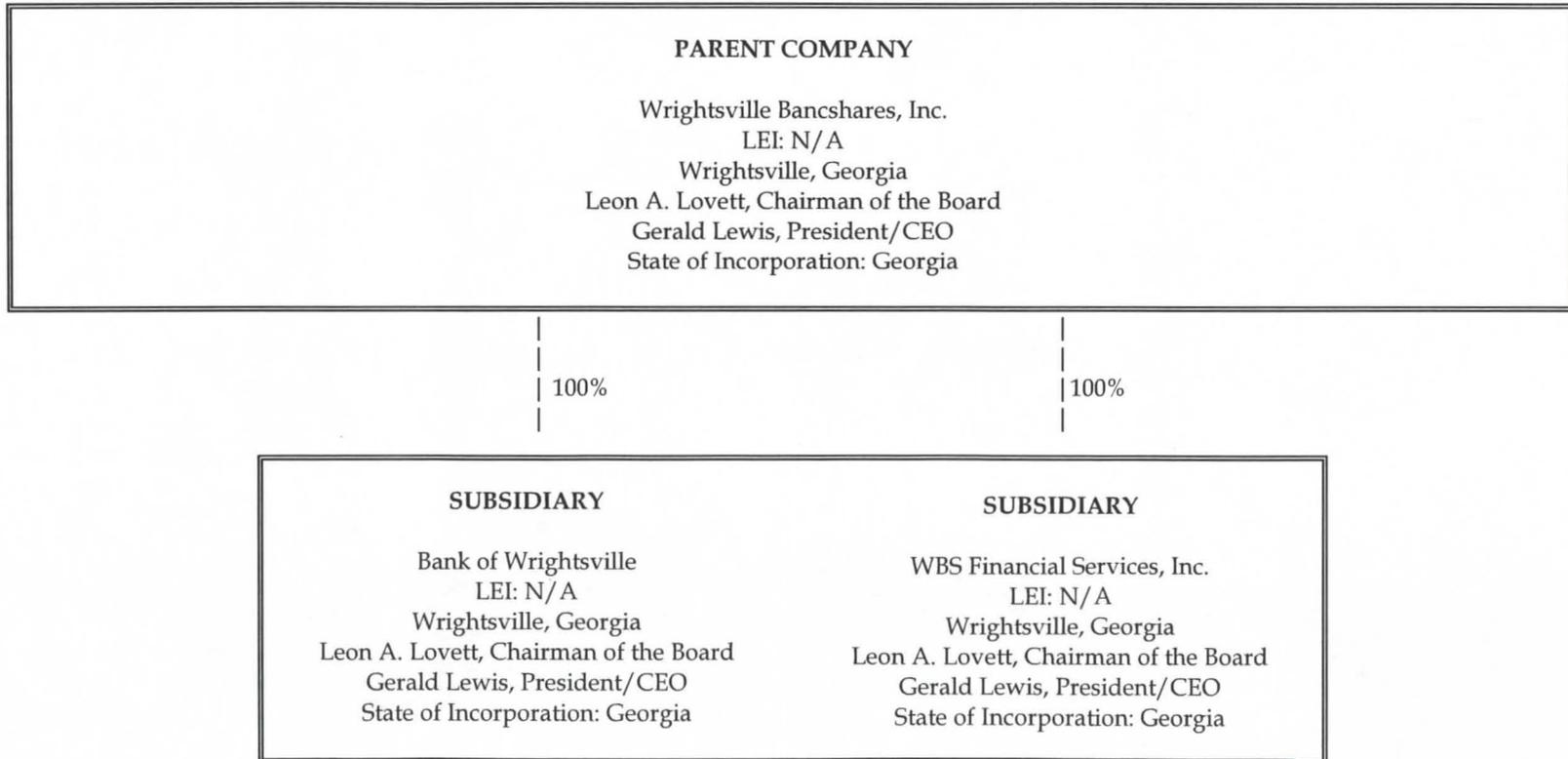
Person to whom questions about this report should be directed:
Holly Moseley Staff Accountant
 Name Title
478-272-2030
 Area Code / Phone Number / Extension
478-272-3318
 Area Code / FAX Number
holly.moseley@tjsdd.com
 E-mail Address
https://www.bankofwrightsville.com
 Address (URL) for the Holding Company's 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

ITEM 2a

WRIGHTSVILLE BANCSHARES, INC.
WRIGHTSVILLE, GEORGIA

ORGANIZATION CHART



REVISED
4/13/16

ITEM 2b

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

DOMESTIC BRANCH LISTING

Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country
Full Service (Head	176437	BANK OF WRIGHTSVILLE	156 NORTH BRADFORD STREET	WRIGHTSVILLE	GA	31096	JOHNSON	UNITED STATES

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ITEM 3**WRIGHTSVILLE BANCSHARES, INC.
WRIGHTSVILLE, GEORGIA****SHAREHOLDERS**(1) 5% or more Shareholders as of December 31, 2015:

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

Part (2) is "N/A"

ITEM 4

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

<u>Name & Address (City, State, Country)</u>	<u>Principal Occupation if other than with Bank Holding Company</u>	<u>Title & Position with Bank Holding Company</u>	<u>Title & Position with Subsidiaries</u>	<u>Title & 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 USA	Insurance Agent	Director	Bank of Wrightsville - Director	Lovett Ins. Agency - President	6.63%	None	Lovett Ins. Agency - 100.00%
Leon A. Lovett Wrightsville, GA 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 USA	Bank President	Director President/CEO	Bank of Wrightsville President/CEO Director	None	None	None	None
Jeffrey D. Powell Wrightsville, GA 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 USA	None	Director	Bank of Wrightsville Director	None	3.74%	None	None
Richard V. Everly Chester, GA USA	Bank Executive Vice President/Senior Lending Officer	Director	Bank of Wrightsville Executive VP/Senior Lending Officer Director	None	None	None	None
Stuart Stanley Wrightsville, GA USA	Farmer	Director	Bank of Wrightsville Director	None	None	None	None