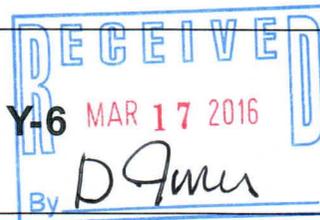


Board of Governors of the Federal Reserve System



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, Jackie Bowen

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.

Signature of Holding Company Director and Official

3-14-2016

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 3184125  
 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

Central Georgia Banking Company

Legal Title of Holding Company

PO Box 539

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

Cochran GA 31014  
 City State Zip Code

112 East Beech Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Holly Moseley

Staff Accountant

Name

Title

4782722030

Area Code / Phone Number / Extension

4782723318

Area Code / FAX Number

holly.moseley@tjsdd.com

E-mail Address

http://www.statebankofcochran.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

**CENTRAL GEORGIA BANKING COMPANY  
COCHRAN, GEORGIA**

**ANNUAL REPORT OF BANK HOLDING COMPANIES - FR Y-6**

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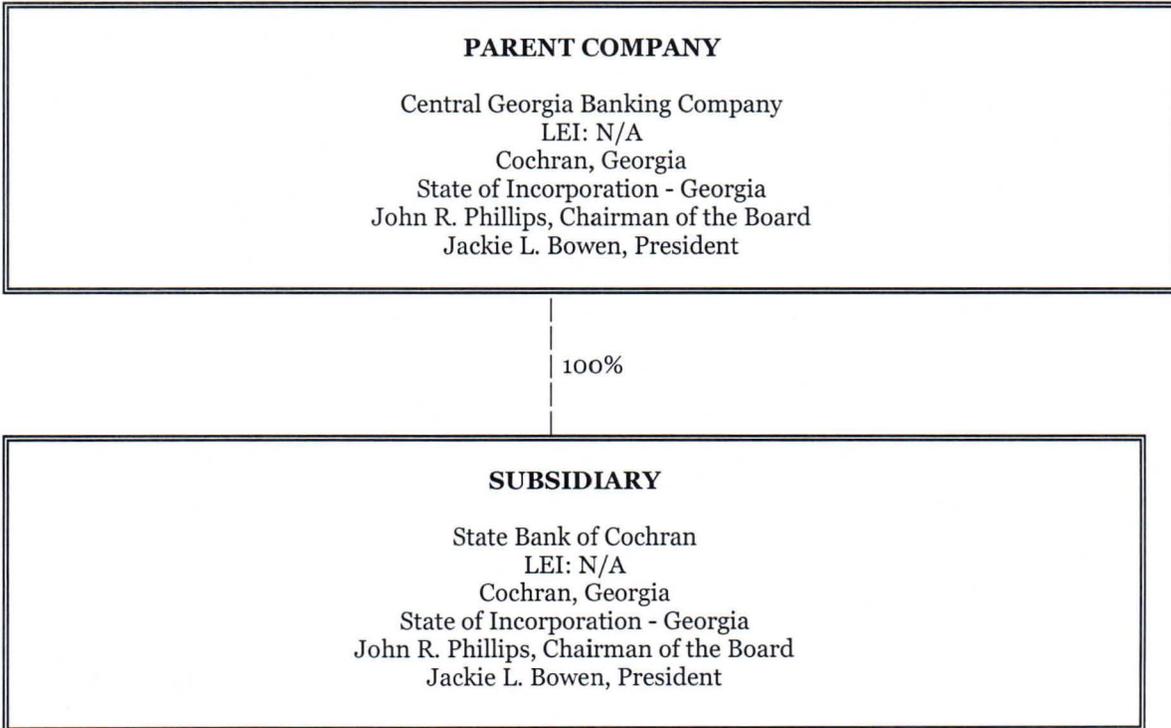
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**ITEM 2a**

**CENTRAL GEORGIA BANKING COMPANY  
COCHRAN, GEORGIA**

**ORGANIZATION CHART**



**REVISED**  
4/13/16

**ITEM 2b**

**CENTRAL GEORGIA BANKING COMPANY  
COCHRAN, GEORGIA**

**DOMESTIC BRANCH LISTING**

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<b>Branch Service Type</b>	<b>Branch ID_RSSD*</b>	<b>Popular Name</b>	<b>Street Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>	<b>County</b>	<b>Country</b>
Full Service (Head Office)	333034	STATE BANK OF COCHRAN	112 EAST BEECH STREET	COCHRAN	GA	31014	BLECKLEY	UNITED STATES
Full Service	2996938	DEXTER BRANCH	109 EAST MAIN STREET	DEXTER	GA	31019	LAURENS	UNITED STATES
Full Service	1957884	DUBLIN BRANCH	2040 VETERANS BLVD	DUBLIN	GA	31021	LAURENS	UNITED STATES
Full Service	516631	JOHNSON COUNTY BRANCH	2498 WEST ELM STREET	WRIGHTSVILLE	GA	31096	JOHNSON	UNITED STATES

**ITEM 3(1)****CENTRAL GEORGIA BANKING COMPANY  
COCHRAN, GEORGIA****SECURITIES HOLDERS**

5% or more Shareholders as of December 31, 2015:

Name	Address (City, State, Country)	Country of Citizenship	Number of shares owned	Percent of Total Outstanding Shares	Class of Voting Securities
Jo Anne Phillips Ard	Cochran, GA, USA	U.S.A.	13	7.03%	Common Stock
Marcella P. Cochran	Cochran, GA, USA	U.S.A.	13	7.03%	Common Stock
Anne Phillips Davis	Cochran, GA, USA	U.S.A.	17	9.19%	Common Stock
Randi M. Phillips, (Custodian for Sydney Phillips, Minor)	Cochran, GA, USA	U.S.A.	17	9.19%	Common Stock
Leo L. Phillips, III	Cochran, GA, USA	U.S.A.	17	9.19%	Common Stock
Kathryn P. Collier	Cochran, GA, USA	U.S.A.	13	7.03%	Common Stock
Leo L. Phillips, Jr.	Cochran, GA, USA	U.S.A.	23	12.43%	Common Stock
John R. Phillips	Cochran, GA, USA	U.S.A.	35	18.92%	Common Stock

**ITEM 3(2)**

**CENTRAL GEORGIA BANKING COMPANY  
COCHRAN, GEORGIA**

**ADDITIONAL SECURITIES HOLDERS WHO OWNED 5% OF HOLDING COMPANY STOCK**

None

**ITEM 4****CENTRAL GEORGIA BANKING COMPANY  
COCHRAN, 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>
John R. Phillips Cochran, GA USA	Attorney/Businessman	Director/Chairman	State Bank of Cochran Director/Chairman	Cochran Oil Mill & Ginnery - Director/Chairman Phillips & Phillips, Attorney at Law - Partner Phillips Farm - Partner	18.92%	None	Cochran Oil Mill & Ginnery - 50%
Leo L. Phillips, Jr. Cochran, GA USA	Attorney/Businessman	Director/Secretary	State Bank of Cochran Director	Cochran Oil Mill & Ginnery - President Phillips & Phillips, Attorney at Law - Partner Phillips Farm - Partner	12.43%	None	Cochran Oil Mill & Ginnery - 50%
Jackie L. Bowen Cochran, GA USA	Bank President	President	State Bank of Cochran President	None	None	None	None