Board of Governors of the Federal Reserve System

Annual Report of Holding Companies—FR Y-6

MAR 22 REC'D

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, JOHN T. TRAMMELL
Name of the Holding Company Director and Official

DIRECTOR AND 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.

John T. Trammell
Signature of Holding Company Director and Official

3-14-16
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 3130408
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
COMMUNITY BANKS OF GEORGIA, INC.
Legal Title of Holding Company

15 SAMMY MCGHEE BLVD., PO BOX 40
(Mailing Address of the Holding Company) Street / P.O. Box

JASPER	GA	30143
City	State	Zip Code

SAME
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

DEBBIE DOBBS	CFO
Name	Title

706-253-9684
Area Code / Phone Number / Extension

706-253-9678
Area Code / FAX Number

debbie.dobbs@cbopc.com
E-mail Address

www.cbopc.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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

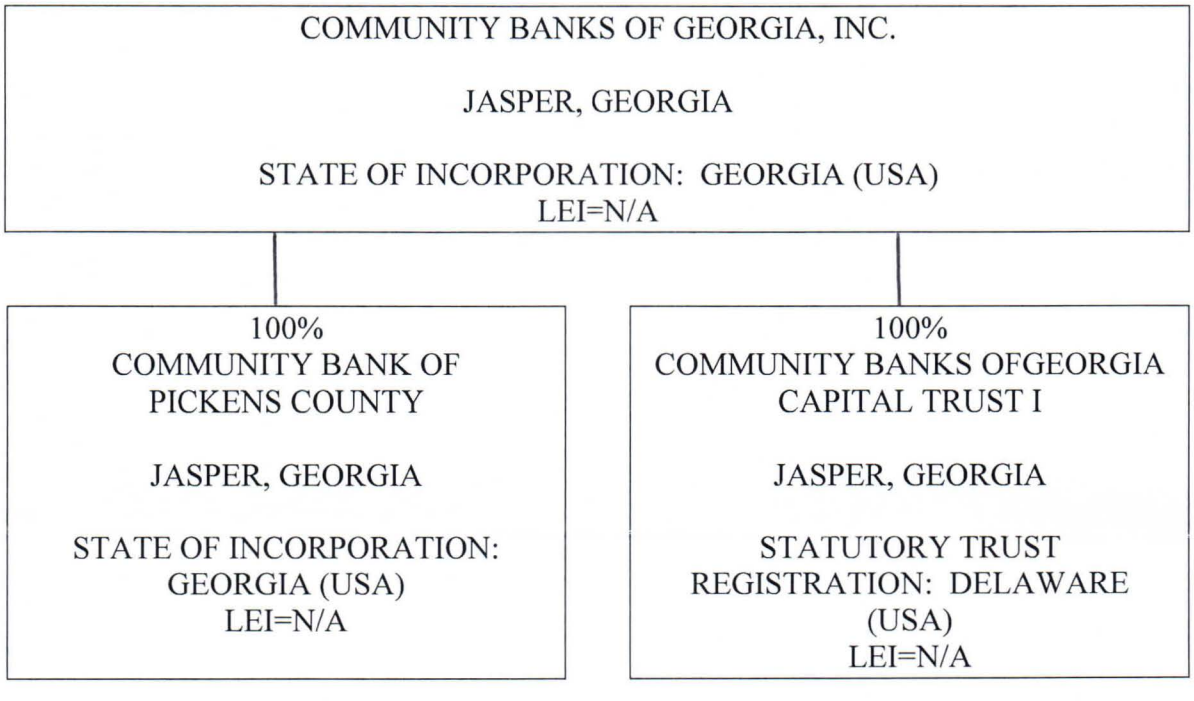
Form FR Y-6

COMMUNITY BANKS OF GEORGIA, INC.
JASPER, GEORGIA
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item

1: An annual report is not being prepared for shareholders.

2a: Organization Chart



2b: Submitted via email 2-25-2016; no corrections.

Results: A list of branches for your depository institution: COMMUNITY BANK OF PICKENS COUNTY (ID_RSSD: 2943615).
This depository institution is held by COMMUNITY BANKS OF GEORGIA, INC. (3180408) of JASPER, 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		Full Service (Head Office)	2943615	COMMUNITY BANK OF PICKENS COUNTY	15 SAMMY MCGHEE BLVD	JASPER	GA	30143	PICKENS	UNITED STATES	80598	0	COMMUNITY BANK OF PICKENS COUNTY	2943615	
OK		Full Service	3736074	COVE ROAD BRANCH	65 COVE ROAD	JASPER	GA	30143	PICKENS	UNITED STATES	478887	1	COMMUNITY BANK OF PICKENS COUNTY	2943615	

Form FR Y-6
Community Banks of Georgia, Inc.
Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)(a)	(l)(b)	(l)(c)	
Donald T. Keeter Canton, Georgia/USA	USA	440,481	14.06% Common Stock
Mickey Dunn Fredericksburg, Texas/USA	USA	375,884	11.99% Common Stock
Robert W. James Jasper, Georgia/USA	USA	289,785	9.25% Common Stock
B. Scott Dobson Canton, Georgia/USA	USA	193,333	6.17% Common Stock
James E. Freeman Acworth, Georgia/USA	USA	166,667 50,000	5.32% Common Stock 1.57% Options on Common Stock

(2)(a)	(2)(b)	(2)(c)
None	None	None

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Community Banks of Georgia, Inc.
Fiscal Year Ending December 31, 2015

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

(3)(b) pertains to Community Bank of Pickens County

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
John T. Trammell Jasper, Georgia/USA	n/a	Director & President/CEO	Director & President/CEO	n/a	2.40%	None	n/a
Frank N. Eubanks Tate, Georgia/USA	Retired	Director	Director	n/a	.64%	None	n/a
Robert W. James Jasper, Georgia/USA	Retired	Director	Director	n/a	9.25%	None	n/a
Mickey T. Dunn Fredericksburg, Texas/USA	Manufacturing	Director	Director	President ML Industries, Inc. Fredericksburg, Texas	11.99%	None	ML Industries, Inc. 83%
Donald T. Keeter Canton, Georgia/USA	Consultant	Director & Chairman	Director & Chairman	Managing Partner Keeter Farms, LP Canton, GA Trustee Donald T Keeter Family Trust Canton, GA	14.06%	None	Keeter Farms, LP 10.50% Donald T Keeter Family Trust 100%
Michael G. Denson Jasper, Georgia/USA	Insurance Agency Owner	Director	Director	President Denson Insurance Agency Inc. Jasper, Georgia	1.11%		Denson Insurance Agency Inc 100%
Phillip M. Landrum III Jasper, Georgia/USA	Attorney	Director	Director	Sole Proprietor Landrum and Landrum Member SHL Ventures, LLC	1.06%	None	Landrum and Landrum 100% SHL Ventures, LLC 50%