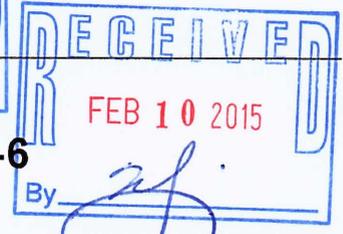
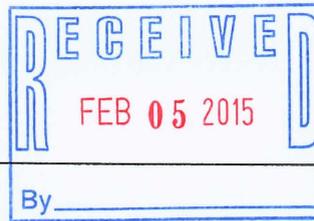




Annual Report of Holding Companies—FR Y-6



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, 2014

Month / Day / Year

I, Leonard H. Bateman, Jr.
Name of the Holding Company Director and Official
President & CEO
Title of the Holding Company Director and Official

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

Reporter's Name, Street, and Mailing Address

LBC Bancshares, Inc.

Legal Title of Holding Company

101 Calumet Center Road P.O. Box 4469

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

LaGrange

GA

30241

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Ann Bledsoe

CFO

Name

Title

706-443-7024

Area Code / Phone Number / Extension

706-443-7040

Area Code / FAX Number

ann.bledsoe@lgrangebank.com

E-mail Address

Leonard H. Bateman, Jr.
Signature of Holding Company Director and Official

(don't have one at this time)

1/27/15
Date of Signature

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

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 4767981
 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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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Form FR Y-6

LBC Bancshares, Inc.

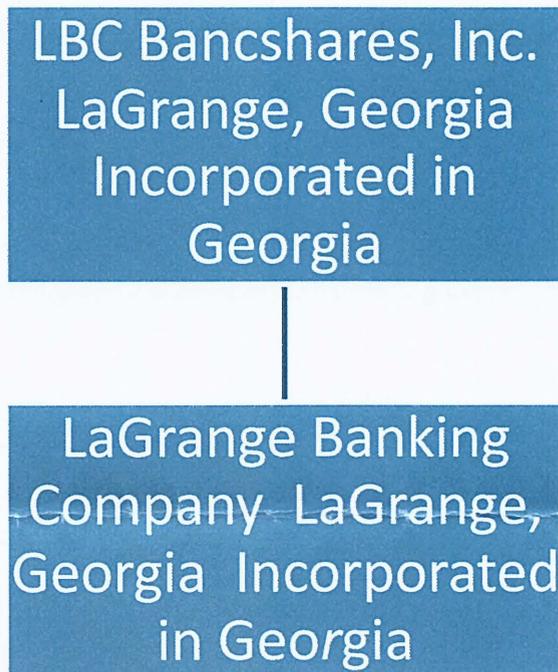
LaGrange, Georgia

Fiscal Year Ending December 31, 2014

Report Item

1. The bank holding company prepares an annual report for its shareholders and is not registered with the SEC. The 2014 Annual Report is not prepared at this time but will be mailed to the appropriate Reserve Bank when available.

2.a. Organizational Chart – LBC Bancshares, Inc. is a one bank holding company and owns 100% of the stock of LaGrange Banking Company.



2.b. Branch Offices of LaGrange Banking Company:

Main Office located at 101 Calumet Center Road LaGrange, Georgia 30241

Branch Office located at 206 West Haralson Street LaGrange, Georgia 30240

Branch Office located at 2921 Airport Thruway Columbus, Georgia 31909

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LBC Bancshares, Inc.
Fiscal Year Ending December 31, 2014

Report Item 3: Securities Holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014			Securities holders 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 12-31-2014		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) # and % of each class of voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) # and % of each Class of voting Securities
John Hardy Jones Peachtree City, Georgia	USA USA	111,191 shares – 8% Common Stock	Jared T. Jones Point Clear, AL	USA USA	113,689 shares - 8.2% Common Stock
John Hardy Jones Peachtree City, Georgia	USA USA	30,094 shares – 2.2% Warrants Common Stock	Jared T. Jones Point Clear, AL	USA USA	30,288 shares – 2.2% Warrants Common Stock



Report Item 4: Insiders

(1) Name, City, State, Country	(2) Principal Occupation	(3) a. Title and/or Position with Holding Company (3) b. With direct or indirect Subsidiaries of Holding Co (3) c. Other Company	(4) % of each class of voting securities of (a) LBC Bancshares, (b) Direct or indirect subsidiary of Holding Co. (c) Any other company if 25% or more of outstanding shares
Nancy K. Adam LaGrange, GA USA	Retired Banker & Bank Regulator	a. Director of LBC Bancshares b. LaGrange Banking Co c. N/A	a. 2.160% Ownership and/or 4.052% with Warrants; b. N/A; c. N/A
Leonard H. Bateman, Jr. LaGrange, GA USA	Banker	a. President & CEO and Director of LBC Bancshares b. President & CEO and Director of LaGrange Banking Co c. N/A	a. 0.504% Ownership and/or 3.449% with Options; b. N/A; c. N/A
Ann B. Bledsoe LaGrange, GA USA	Banker	a. CFO of LBC Bancshares, Inc. b. EVP & CFO of LaGrange Banking Company c. N/A	a. 0.418% Ownership and/or 2.218% with Options; b. N/A c. N/A
Holly T. Britt LaGrange, GA USA	Banker	a. Secretary of LBC Bancshares, Inc. b. SVP & CCO of LaGrange Banking Company. c. N/A	a. 0.72% Options; b. N/A; c. N/A
Dr. George Childress LaGrange, GA USA	Dentist	a. Director of LBC Bancshares b. Director of LaGrange Banking Company. c. George W. Childress, DMD,	a. 1.80% Ownership and/or 3.60% with Warrants; b. N/A; c. 100% - George W. Childress,

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LBC Bancshares, Inc.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

		PC	DMD, PC
Dr. Robert Copeland LaGrange, GA USA	Physician	a. Director of LBC Bancshares. b. Director of LaGrange Banking Company c. N/A	a. 3.60% Ownership and/or 5.535% with Warrants; b. N/A; c. N/A
Susan Ferguson LaGrange, GA USA	Director of Development of West Georgia Health Foundation	a. Director of LBC Bancshares b. Director of LaGrange Banking Company c. N/A	a. 2.16% Ownership and/or 4.052% with Warrants; b. N/A; c. N/A
Jared T. Jones Point Clear, AL USA	Realtor	a. Chairman of the Board of LBC Bancshares, Inc. b. Chairman of the Board of LaGrange Banking Company c. Owner of the following: J. T. Jones & Associates Realty Inc., J. T. Jones Development Co., J. T. Jones Co., Jones 118 Gordon, LLC, Jones 1570 Lukken, LLC, Driftwood Inn, LLC, Jones 316 North Lewis, LLC, Jones West Haralson, LLC	a. 5.09% Ownership and/or 7.27% with Warrants; b. N/A; c. 100% of all companies listed in 4.(3)(c)
Dr. John Jackson, Jr. LaGrange, GA USA	Dentist	a. Director of LBC Bancshares b. Director of LaGrange Banking Company c. Owner - John M. Jackson, Jr., DMD, PC; Partner - Jackson and Jackson Partnership	a. 2.03% Ownership and/or 3.91% with Warrants; b. N/A; c. 100% John M Jackson, Jr., DMD, PC and 51% Jackson and Jackson Partnership
John Hardy Jones	Real Estate Investor	a. Principal shareholder of	a. 8.005% Ownership and/or

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Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

Peachtree City, GA USA		LBC Bancshares b. Director Emeritus of LaGrange Banking Company c. N/A	10.171% with Warrants; b. N/A; c. N/A
Mack Reynolds Hogansville, GA USA	Attorney	a. Director of LBC Bancshares b. Director of LaGrange Banking Company c. Owner of the following: Southern Forests, Inc., Mack Reynolds Realty, LLC, ALA Holdings, LLC, Mack's 25% Village Center, LLC, First Tuesday, LLC, Tin Bridge Properties, LLC The Pinnacle at Creek Ridge, LLC MR Harden Drive, LLC MR Madison, LLC MR Market Square, LLC Calumet M, LLC MR Jubilee, LLC MR 240 & 275 Corporate Center Drive 50, LLC MR Coldwater 30, LLC MR Rogers Mill, LLC MR Seven Hills, LLC Mr Woodstock 92, LLC	a. 3.326% Ownership and/or 5.237% with Warrants; b. N/A; c. 100% Ownership of companies listed in 4.(3)(c).
C. Wesley Smith, Jr. LaGrange, GA USA	Insurance	a. Director of LBC Bancshares, b. Director of LaGrange Banking Company c. President & Treasurer of Hutchinson Traylor Insurance	a. 4.733% Ownership and/or 6.746% with Warrants; b. N/A; c. Hutchinson Traylor - 33% Another Road – 50%

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LBC Bancshares, Inc.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

		Agency; Partner - Another Road, LLC; Partner - Lorie Darling, LLC	Lorie Darling – 50%
James Williams Johns Creek, GA USA	Retired Builder	a. Director of LBC Bancshares, b. Director of LaGrange Banking Company c. N/A	a. 2.16% Ownership and/or 4.052% with Warrants; b. N/A; c. N/A