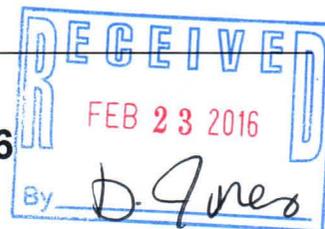


Board of Governors of the Federal Reserve System



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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

549300G4MD12JX3NTX42

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

I, **Leonard H. Bateman, Jr.**

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.

Reporter's Name, Street, and Mailing Address

LBC Bancshares, Inc.

Legal Title of Holding Company

101 Calumet Center Road

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

LaGrange

GA

30241

City

State

Zip Code

N/A

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:

Holt Redding

AVP & Controller

Name

Title

706-443-7033

Area Code / Phone Number / Extension

706-242-9041

Area Code / FAX Number

holt.redding@calumetbank.com

E-mail Address

N/A

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

Signature of Holding Company Director and Official

02/18/2016

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 **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

Form FR Y-6

LBC Bancshares, Inc.

Fiscal Year Ending December 31, 2015

Report Item 1 – Annual Report not yet prepared. Will send once prepared.

Report Item 2a – Organizational Chart – LBC Bancshares, Inc. is a one bank holding company and owns 100% of the stock of Calumet Bank.

LBC Bancshares, Inc.
LaGrange, GA
Incorporated in GA
LEI #549300G4MD12JX3NTX42



Calumet Bank
LaGrange, GA
Incorporated in GA
LEI # - n/a

Report Item 2b – Branch Offices of Calumet Bank

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

Branch Office located at 2921 Airport Thruway Columbus, GA 31909

A red stamp consisting of a box with 'A' and 'B' and an arrow, followed by the word 'REVIS' and the date '5/5/16'.

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

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 12-31-2015			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- 2015		
(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, GA USA	USA	111,191 shares –8% Common Stock			
Jared T. Jones Point Clear, AL USA	USA	69,189 shares –5.16% Common Stock			
C. Wesley Smith, Jr. LaGrange, GA USA	USA	78,995 shares-5.90% Common Shares			


REVISED
5/10/16

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

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. Calumet Bank c. N/A	a. 2.24% Ownership 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 Calumet Bank c. N/A	a. 0.522% Ownership b. N/A; c. N/A
Ann B. Bledsoe LaGrange, GA USA	Banker	a. Retired CFO of LBC Bancshares, Inc. b. Retired CFO of Calumet Bank c. N/A	a. 0.418% Ownership b. N/A c. N/A
Holly T. Britt LaGrange, GA USA	Banker	a. Secretary of LBC Bancshares, Inc. b. SVP & CCO of Calumet Bank 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 Calumet Bank c. George W. Childress, DMD, PC	a. 1.87% Ownership b. N/A; c. 100% - George W. Childress, DMD, PC
Dr. Robert Copeland LaGrange, GA USA	Physician	a. Director of LBC Bancshares b. Director of Calumet Bank	a. 3.06% Ownership b. N/A;

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

Report Item 4: Insiders

		c. 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 Calumet Bank c. N/A	a. 2.24% Ownership 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 Calumet Bank 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. 5.16% Ownership 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 Calumet Bank c. Owner - John M. Jackson, Jr., DMD, PC; Partner - Jackson and Jackson Partnership	a. 2.10% Ownership b. N/A c. 100% John M Jackson, Jr., DMD, PC and 51% Jackson and Jackson Partnership
John Hardy Jones Peachtree City, GA USA	Real Estate Investor	a. Principal shareholder of LBC Bancshares b. Director Emeritus of Calumet Bank c. N/A	a. 8.005% Ownership b. N/A; c. N/A
Mack Reynolds Hogansville, GA USA	Attorney	a. Director of LBC Bancshares b. Director of Calumet Bank	a. 3.44% Ownership b. N/A;

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

Report Item 4: Insiders

		<p>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</p>	<p>c. 100% Ownership of companies listed in 4.(3)(c).</p>
<p>C. Wesley Smith, Jr. LaGrange, GA USA</p>	<p>Insurance</p>	<p>a. Director of LBC Bancshares, b. Director of Calumet Bank c. President & Treasurer of Hutchinson Traylor Insurance Agency; Partner - Another Road, LLC; Partner - Lorie Darling, LLC</p>	<p>a. 5.90% Ownership b. N/A; c. Hutchinson Traylor - 33% Another Road – 50% Lorie Darling – 50%</p>
<p>James Williams Johns Creek, GA USA</p>	<p>Retired Builder</p>	<p>a. Director of LBC Bancshares, b. Director of Calumet Bank c. N/A</p>	<p>a. 2.24% Ownership b. N/A; c. N/A</p>

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

Report Item 4: Insiders

John Holt Columbus, GA USA	Financial Advisor	a. Director of LBC Bancshares b. Director of Calumet Bank c. N/A	a. .112% Ownership b. N/A c. N/A
-------------------------------	-------------------	--	--