



Board of Governors of the Federal Reserve System



Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):

December 31, 2011

Month / Day / Year

I, Christopher C. Edwards

Reporter's Name, Street, and Mailing Address

United Bank Corporation

Name of the Bank Holding Company Director and Official

Legal Title of Bank Holding Company

President

308 Thomaston Street / P. O. Box 360

Title of the Bank Holding Company Director and Official

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

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

<u>Barnesville</u>	<u>GA</u>	<u>30204</u>
City	State	Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

<u>Thomas L. Redding</u>	<u>CFO</u>
Name	Title

770-567-2522

Area Code / Phone Number / Extension

770-567-6002

Area Code / FAX Number

tredding@unitedbank.net

E-mail Address

www.accessunited.com

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

Signature of Bank Holding Company Director and Official

3/14/2012

Date of Signature

For bank 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
 C.I.

1082777

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 Bank Holding Companies

NOT APPLICABLE

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

Legal Title of Subsidiary Bank Holding Company

(Mailing Address of the Subsidiary Bank 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

United Bank Corporation
Barnesville, Georgia
Fiscal Year Ending December 31, 2011

Report Item

1. The bank holding company has audited financial statements prepared annually. Two copies will be sent when the report is complete.
2. a. Organizational Chart below.
2. b. Submitted early via email on March 12, 2012.

United Bank Corporation
Barnesville, Georgia

100%

United Bank
Zebulon, Georgia

Form FR Y-6
 United Bank Corporation
 Barnesville, Georgia
 December 31, 2011

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

Current Shareholders with ownership, control or holdings of 5% or more
 with power to vote as of December 31, 2011

	(1)(a) <u>Name & Address</u>	(1)(b) <u>Country</u>	(1)(c)	
			<u>Number of Voting Shares</u>	<u>Percentage</u>
(1)	United Bank Corporation Employee Stock Ownership Plan Barnesville, GA	United States	282,146	19.33%
(2)	James J. Edwards, Jr. Forsyth, GA	United States	290,155	19.88%
(3)	Christopher C. Edwards Griffin, GA	United States	218,898	15.00%
(4)	Allie E. Armistead Zebulon, GA	United States	145,370	9.96%
(5)	Laurie E. Fisher Sewanee, TN	United States	142,738	9.78%
(6)	John W. Edwards, Jr. Zebulon, GA	United States	120,630	8.26%

Form FR Y-6
United Bank Corporation
Barnesville, Georgia
December 31, 2011

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

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c). Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c). companies (includes partnerships) if 25% or more of voting securities are held
Allie E Armistead Zebulon, GA	N/A	Director	Senior Attorney for United Bank	N/A	9.96%	N/A	N/A
Christopher C. Edwards Griffin, GA	N/A	Director & President	Director & Chief Information Officer of United Bank	N/A	15.00%	N/A	Edwards Real Estate Holdings, LLLP - (49%) Edwards Real Estate Management, LLC - (50%) JAASSEE Holdings, LLLP - (49%) Edwards Farm - (25%)
J. Joseph Edwards, Sr. Barnesville, GA	N/A	Director & Chief Executive Officer	Director & Vice-chairman of United Bank	N/A	0.79%	N/A	N/A
James J. Edwards, Jr. Forsyth, GA	N/A	Director & Chairman	Director & Chief Executive Officer of United Bank	N/A	19.88%	N/A	Edwards Real Estate Holdings, LLLP - (49%) Edwards Real Estate Management, LLC - (50%) JAASSEE Holdings, LLLP - (49%) Edwards Farm - (25%)
John W. Edwards, Jr. Zebulon, GA	N/A	Director & VP	Director, Chairman & President of United Bank	N/A	8.26%	N/A	JBJ Developers, LLC - (50%)
J. William Edwards, Sr. Griffin, GA	N/A	Director	Director & Vice-chairman of United Bank	N/A	1.15%	N/A	
Laurie E. Fisher Sewanee, TN	N/A	N/A	N/A	N/A	9.78%	N/A	N/A
Robert E. Mason Madison, GA	Commercial Real Estate	Director	Director of United Bank	N/A	None	N/A	R.E. Mason Corporation - (50%) Mason FMC - (50%) Mason Gin & Fertilizer Company - (50%)
Douglas J. Tuttle Barnesville, GA	N/A	Director	Director & Chief Operating Officer of United Bank	N/A	0.46%	N/A	N/A
United Bank Corporation Employee Stock Ownership Plan Barnesville, GA	N/A	N/A	N/A	N/A	19.33%	N/A	N/A
Forrest A. Watson, Jr. Zebulon, GA	N/A	Director	Director & General Counsel of United Bank	N/A	0.24%	N/A	N/A
Dr. Tommy Hopkins Griffin, GA	Physician	Director	N/A	N/A	1.00%	N/A	Madison Capital Associates - 25% Thomas Two LLC - 50% Orthopedic & Sports Injury Center of Griffin - 62% Hopkins-Neel LLC - 50%

Results: A list of branches for your depository institution: UNITED BANK (ID_RSSD: 37435).

This depository institution is held by UNITED BANK CORPORATION (1082777) of BARNESVILLE, GA.

The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County
		Full Service (Head Office)	37435	UNITED BANK	685 GRIFFIN STREET	ZEBULON	GA	30295	PIKE
		Full Service	1010033	BARNESVILLE BRANCH	308 THOMASTON ST	BARNESVILLE	GA	30204	LAMAR
		Full Service	2291594	INGLES BRANCH	625 HIGHWAY 341 SOUTH	BARNESVILLE	GA	30204	LAMAR
		Full Service	3580352	COVINGTON BRANCH	1182 WASHINGTON STREET	COVINGTON	GA	30014	NEWTON
		Full Service	3652530	INDUSTRIAL BOULEVARD BRANCH OFFICE	10300 INDUSTRIAL BOULEVARD	COVINGTON	GA	30015	NEWTON
Add	4/4/2011	Full Service	4392543	COVINGTON BRANCH HIGHWAY 278	7200 HIGHWAY 278 NE	COVINGTON	GA	30014	NEWTON
		Full Service	815370	GRIFFIN BRANCH	505 SOUTH HILL STREET	GRIFFIN	GA	30224	SPALDING
		Full Service	2492177	INGLES BRANCH	1735 ZEBULON ROAD	GRIFFIN	GA	30223	SPALDING
		Full Service	2019921	NORTHSIDE BRANCH	1500 WEST MCINTOSH STREET	GRIFFIN	GA	30223	SPALDING
		Full Service	4138983	UNITED BANK - TAYLOR	1340 WEST TAYLOR STREET	GRIFFIN	GA	30223	SPALDING
		Full Service	3653452	HOGANSVILLE BRANCH	2000 BILLY TUCKER CIRCLE	HOGANSVILLE	GA	30230	TROUP
		Full Service	3846807	JACKSON BRANCH	150 COVINGTON STREET	JACKSON	GA	30233	BUTTS
		Full Service	3172476	LOCUST GROVE INGLES	4920 BILL GARDNER PARKWAY	LOCUST GROVE	GA	30248	HENRY
		Full Service	3250169	MADISON BRANCH OFFICE	256 NORTH MAIN STREET	MADISON	GA	30650	MORGAN
		Full Service	1008236	MAIN STREET BRANCH	MAIN STREET	MILNER	GA	30257	LAMAR
		Full Service	3961090	FIRST COWETA BANK	61 BULLSBORO DRIVE	NEWNAN	GA	30263	COWETA
		Full Service	3095061	NORTH CHURCH STREET WAL-MART OFFICE	855 NORTH CHURCH STREET	THOMASTON	GA	30286	UPSON
		Full Service	192633	THOMASTON BRANCH	215 NORTH CENTER STREET	THOMASTON	GA	30286	UPSON
		Full Service	2852409	THOMASTON NORTHSIDE	1111 HIGHWAY 19, NORTH	THOMASTON	GA	30286	UPSON
		Full Service	3439656	WHITESBURG BRANCH	561 MAIN STREET	WHITESBURG	GA	30185	CARROLL
		Full Service	211431	WILLIAMSON BRANCH	WILLIAMSON RD HWY 362	WILLIAMSON	GA	30292	PIKE