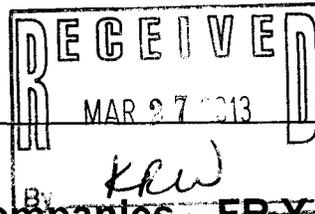


Board of Governors of the Federal Reserve System



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, 2012

Month / Day / Year

I, **Michael D. Sale**

Reporter's Name, Street, and Mailing Address

TCB Bancshares, Inc.

Name of the Holding Company Director and Official

Legal Title of Holding Company

President

PO Box 306

Title of the Holding Company Director and Official

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

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.

Crawford **GA** **30630-0306**

City State Zip Code

102 North Church Street

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:

Michael D. Sale **President**

Name Title

706-743-8184

Area Code / Phone Number / Extension

706-743-3824

Area Code / FAX Number

msale@thecommercialbank.net

E-mail Address

Not Applicable

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

Michael D. Sale

Signature of Holding Company Director and Official

03/20/2013

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 1417408
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

Revised

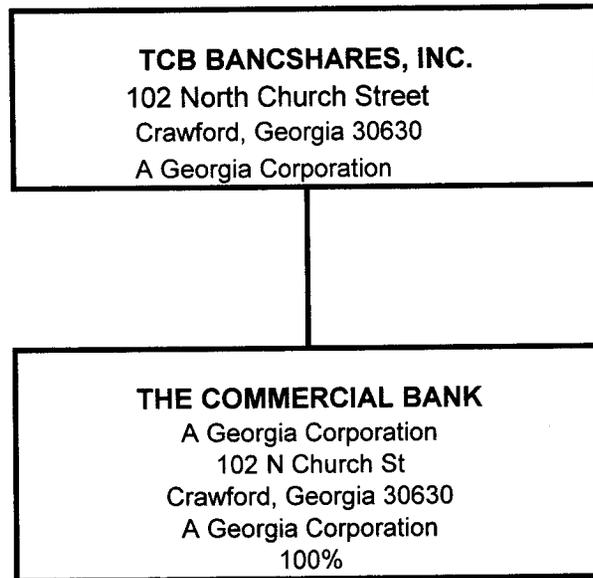
Form FR Y-6

TCB Bancshares, Inc.
A Georgia Corporation
Crawford, Georgia
December 31, 2012

Report Item

1: The bank holding company prepares an annual report for its shareholders. Two copies are enclosed.

2a: Organizational Chart



2b: Domestic Branch Listing is correct.

Results: A list of branches for your BHC: TCB BANCSHARES, INC. (1417418) of CRAWFORD, GA.
 The data are as of 12/31/2012. Data reflects information that was received and processed through 01/05/2012.

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
OK		Full Service (Head Office)	469737	COMMERCIAL BANK, THE	102 NORTH CHURCH STREET	CRAWFORD	GA	30630	OGLETHORPE	UNITED STATES	139		0 COMMERCIAL BANK, TH
OK		Full Service	2771809	WINTERVILLE BRANCH	100 MOORES GROVE ROAD	WINTERVILLE	GA	30683	CLARKE	UNITED STATES	294934		2 COMMERCIAL BANK, TH

Form FR Y-6
December 31, 2012

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 12-31-12			Shareholders 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 12-31-12		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number & Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
C.C. Brooks Crawford, GA, USA	USA	12,138 - 18.79% Common Stock	None		
Kathryn R. Cabaniss Maxey, GA, USA	USA	3,988 - 6.17% Common Stock			
Edwin R. Hart, Jr. Colbert, GA, USA	USA	3,563 - 5.52% Common Stock			
Marion C. Johnson Lexington, GA, USA	USA	5,452 - 8.44% Common Stock			

Form FR Y-6
December 31, 2012

Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(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 (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
C.C. Brooks Crawford, GA, USA	Auto Dealer	Director	Director The Commercial Bank	Director Cook Motor Company	18.79%	N/A	N/A
William M. Cabaniss Maxeys, GA, USA	Retired	Director Secretary to Board	Director/Secretary to Board The Commercial Bank	N/A	3.67%	N/A	N/A
Bobby D. Cook Crawford, GA, USA	Home Builder	Director	Director The Commercial Bank	Owner Cook Builders	4.88%	N/A	Cook Builders 100%
Robert C. Johnson Lexington, GA, USA	Retired	Director	Director The Commercial Bank	N/A	0.96%	N/A	N/A
James C. Mercer, Jr. Winterville, GA, USA	Auctioneer	Director	Director The Commercial Bank	President Mercer Enterprises, Inc. President Mercer Auctions	0.66%	N/A	Mercer Enterprises, Inc. 100% Mercer Auctions 100%
Michael D. Sale Bogart, GA, USA	Banker	Director President and CEO	Director President & CEO The Commercial Bank	N/A	0.15%	N/A	N/A