



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, 2013

Month / Day / Year

I, **Christopher C. Edwards**

Reporter's Name, Street, and Mailing Address

United Bank Corporation

Name of the Holding Company Director and Official

Director and President

Legal Title of Holding Company

308 Thomaston Street/ P.O. Box 360

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.

Barnesville GA 30204
City State Zip Code

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:

Lisa J. Maxwell Senior Vice President

Name Title

770-567-2521

Area Code / Phone Number / Extension

770-567-2736

Area Code / FAX Number

lmaxwell@unitedbank.net

E-mail Address

www.accessunited.com

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

Signature of Holding Company Director and Official

03/24/2014

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 **1082777**

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.

N/A

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)

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)

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)

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)

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)

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)

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)

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)

Form FR Y-6

United Bank Corporation
Barnesville, Georgia
Fiscal Year Ending December 31, 2013

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 14, 2014.

United Bank Corporation
Barnesville, Georgia
State of incorporation: Georgia

100%

United Bank
Zebulon, Georgia
State of incorporation: Georgia

Form FR Y-6
 United Bank Corporation
 Barnesville, Georgia
 December 31, 2013

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, 2013

	(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	311,039	21.03%
(2)	James J. Edwards, Jr. Forsyth, GA	United States	295,533	19.98%
(3)	Christopher C. Edwards Griffin, GA	United States	225,227	15.23%
(4)	Allie E. Armistead Zebulon, GA	United States	141,883	9.59%
(5)	Laurie E. Fisher Sewanee, TN	United States	142,738	9.65%
(6)	John W. Edwards, Jr. Zebulon, GA	United States	112,741	7.62%

Report Item 3.2

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 December 31, 2013

(2)(a) <u>Name & Address</u>	(1)(b) <u>Country</u>	(1)(c)	
		<u>Number of Voting Shares</u>	<u>Percentage</u>
None			

Form FR Y-6
 United Bank Corporation
 Barnesville, Georgia
 December 31, 2013

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	9.59%	N/A	N/A
Christopher C. Edwards Griffin, GA	N/A	Director & President	Director & Chief Information Officer of United Bank	N/A	15.23%	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	0.63%	N/A	N/A
James J. Edwards, Jr. Forsyth, GA	N/A	Director & Chairman	Director & Chief Executive Officer of United Bank	N/A	19.98%	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	7.62%	N/A	JBJ Developers, LLC - (50%)
J. William Edwards, Sr. Griffin, GA	N/A	Director	Director & Vice -chairman of United Bank	N/A	1.20%	N/A	
Laurie E. Fisher Sewanee, TN	N/A	N/A	N/A	N/A	9.65%	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 of United Bank	N/A	0.27%	N/A	N/A
United Bank Corporation Employee Stock Ownership Plan Barnesville, GA	N/A	N/A	N/A	N/A	21.03%	N/A	N/A
Forrest A. Watson, Jr. Zebulon, GA	N/A	Director	Director & General Counsel for United Bank	N/A	0.20%	N/A	N/A
Dr. Tommy Hopkins Griffin, GA	Physician	Director	N/A	N/A	0.54%	N/A	Madison Capital Associates - 25% Thomas Two LLC - 50% Orthopedic & Sports Injury Center of Griffin - 62% Hopkins-Neel LLC - 50%