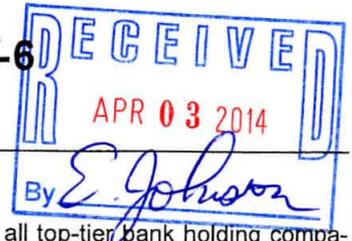


Board of Governors of the Federal Reserve System



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):

12/31/13

Month / Day / Year

I, A. R. Roberts, III

Name of the Holding Company Director and Official

Sec- Treas

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

Cherokee Banking Company

Legal Title of Holding Company

1275 Riverstone Pkwy / P O Box 4250

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

Canton

GA

30114

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:

Rick Roberts

Sec-Treas.

Name

Title

770/479-3626

Area Code / Phone Number / Extension

770/720-6923

Area Code / FAX Number

rickroberts@cherokeebank.com

E-mail Address

www.cherokeebank.com

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

Signature of Holding Company Director and Official

3/18/14

Date of Signature

Does the reporter request confidential treatment for any portion of this submission?

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

Yes Please identify the report items to which this request applies:

For Federal Reserve Bank Use Only
RSSD ID 2806082
C.I. _____

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

Annual Report of Holding Companies - (FR Y-6)
Cherokee Banking Company
Canton, Georgia
Fiscal Year Ended December 31, 2013

Report Item 1: Bank Holding Company Financial Statements

Due to merger with Hamilton Bancharas, Inc. on February 17, 2014, an Annual Report to Shareholders for Cherokee Banking Company as of December 31, 2013 was not prepared. However unaudited parent only and consolidated balance sheets and income statements are included as Exhibit "A."

Report Item 2a: Organization Chart

- (1) Attached as Exhibit B is an organization chart of the bank holding company as of 12/31/13 showing all direct holdings of domestic and foreign companies in which the bank holding company directly controls greater than 5 percent of any class of voting securities. The bank holding company does not "otherwise control" any company, either foreign or domestic.
- (2) The bank holding company does not indirectly, through either foreign or domestic subsidiaries, control greater than 5 percent of the shares of any class of voting securities of any domestic or foreign company.
- (3) The bank holding company does not own, control or hold, directly or indirectly, any foreign company.

Report Item 2b: Domestic Branch Listing

All data of the 12/31/13 Branch Report compiled by the Federal Reserve Bank has been reconciled and verified. No corrections, closings, openings, and additions to the reports are required. Branches are located at:

- 1275 Riverstone Parkway, Canton, GA 30114
- 3595 Marietta Highway, Canton, GA 30114
- 159 Woodstock Square Avenue, Woodstock, GA 30188

Report Item 3: Shareholders

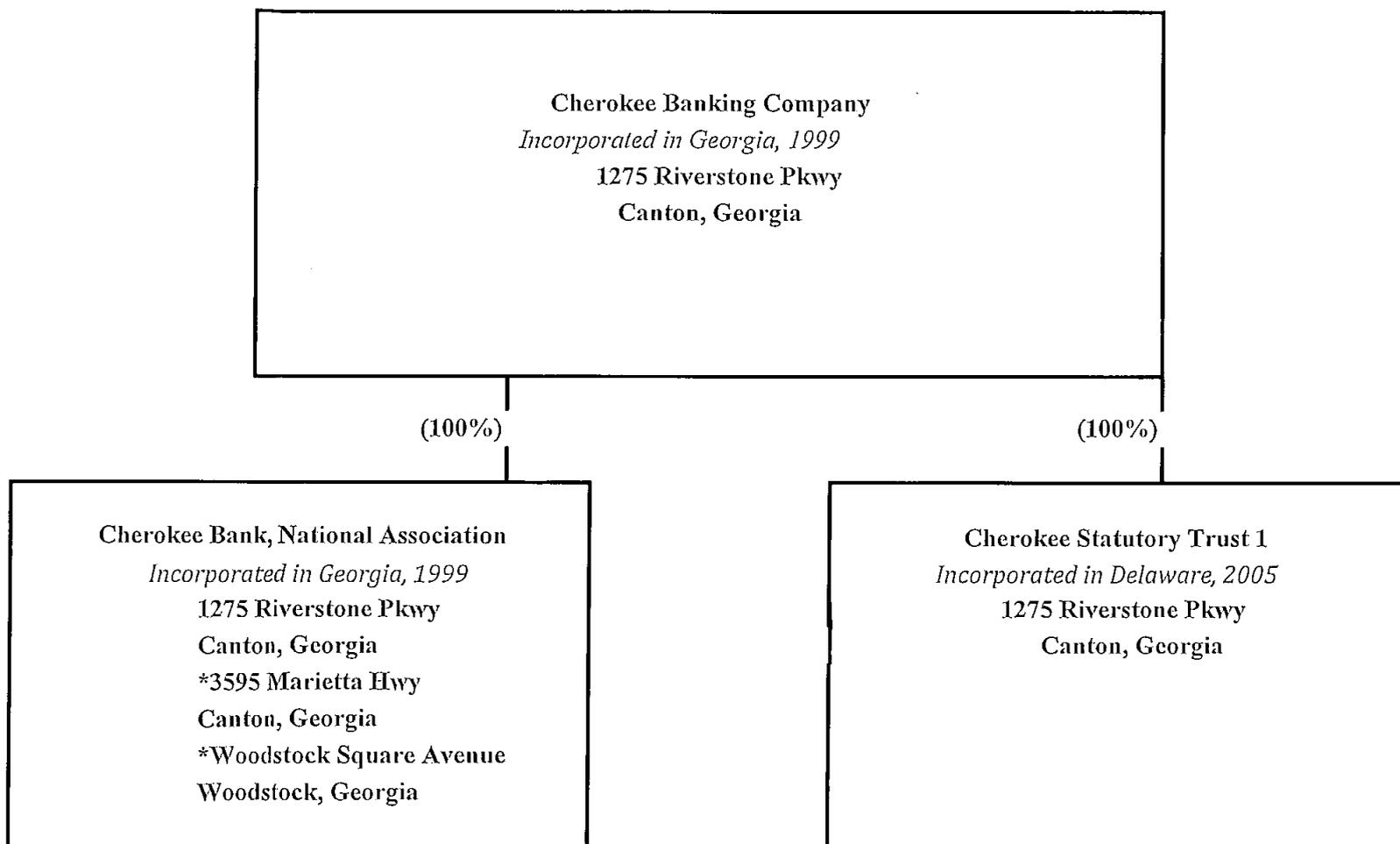
Attached as Exhibit C is a list of shareholders of record that directly or indirectly own, control or hold with power to vote 5 percent or more of any class of voting securities of the bank holding company as of 12/31/13.

Report Item 4: Directors and Officers

Attached as Exhibit D is a list of each principal shareholder, director, trustee, partner, executive officer or person exercising similar functions, regardless of title or compensation, of the bank holding company as of 12/31/13..

Annual Report of Holding Companies (FR Y-6)
Cherokee Banking Company
Canton, Georgia
Fiscal Year Ended December 31, 2013

Exhibit B



Top Holder ID_RSSD: 2806082 - Cherokee Banking Co.

ID_RSSD: 2806091 - Cherokee Bank, NA - Canton, GA.

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	Head Office ID_RSSD*
OK	12/31/2013	Full Service (Head Office)	2806091	CHEROKEE BANK, NATIONAL ASSOCIATION	1275 RIVERSTONE PARKWAY	CANTON	GA	30114	CHEROKEE	UNITED STATES	74925	0	CHEROKEE BANK, NATIONAL ASSOCIATION	2806091
OK	12/31/2013	Full Service	3127168	MARIETTA HIGHWAY BRANCH	3595 MARIETTA HIGHWAY	CANTON	GA	30114	CHEROKEE	UNITED STATES	364303	1	CHEROKEE BANK, NATIONAL ASSOCIATION	2806091
OK	12/31/2013	Full Service	3566637	WOODSTOCK BRANCH	159 WOODSTOCK SQUARE AVENUE	WOODSTOCK	GA	30189	CHEROKEE	UNITED STATES	466768	2	CHEROKEE BANK, NATIONAL ASSOCIATION	2806091

Annual Report of Holding Companies - (FR Y-6)
 Cherokee Banking Company
 Canton, Georgia
 Fiscal Year Ended December 31, 2013

Exhibit C

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2013.				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 ended December 31, 2011.		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities		(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
William L. Early Canton, Georgia	United States of America	145,682 shares Common Stock	6.8%	N/A		

Annual Report of Holding Companies - (FR Y-6)
 Cherokee Banking Company
 Canton, Georgia
 Fiscal Year Ended December 31, 2013

Exhibit D

(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 all direct and indirect subsidiaries (including names) of the bank holding company	(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)
Dennis W. Burnette Canton, Georgia	N/A	President, Director	President & Director, Cherokee Bank	N/A	2.2%	N/A	N/A
William L. Early Canton, Georgia	Physician	Director	Director, Cherokee Bank	President and Managing Partner, Etowah Regional Medical Services	6.8%	N/A	Etowah Regional Medical (33.1% voting securities)
Albert L. Evans, Jr. Canton, Georgia	Retired Educator	Director	Director, Cherokee Bank	Retired Science Dept Head Etowah High School	2.9%	N/A	N/A
Roger M. Johnson Canton, Georgia	Attorney	Director	Director, Cherokee Bank	Partner, Bray & Johnson	2.5%	N/A	Bray & Johnson (50% voting securities)
J. David Keller Big Canoe, Georgia	Retired Manufacturing Executive	Director	Director, Cherokee Bank	Former President, L.A. T Sportswear, Inc.	2.1%	N/A	N/A
John S. Moreau Canton, Georgia	N/A	N/A	Executive Vice President & Director, Cherokee Bank	N/A	0.6%	N/A	N/A
Wanda P. Roach Canton, Georgia	Real Estate Agent	Director	Director, Cherokee Bank	Sales Agent, Sumise ERA Realty	1.2%	N/A	N/A
A.R. Roberts, III Ball Ground, Georgia	N/A	Secretary-Treasurer, Director	Executive Vice President & Director, Cherokee Bank	Mayor, Ball Ground	3.5%	N/A	Hometown Investors LLC (100% voting securities)
Donald F. Stevens Canton, Georgia	Retired Airline Captain	Board Chairman, Director	Chairman of the Board & Director, Cherokee Bank	Sales Agent, Sumise ERA Realty	3.5%	N/A	N/A
Edwin I. Swords, III Canton, Georgia	Dentist	Director	Director, Cherokee Bank	Partner Swords & Phelps DDS, PC	4.5%	N/A	Swords & Phelps DDS, PC (50% voting securities)

(1): 100% of outstanding shares of Cherokee Bank are owned by Cherokee Banking Company