



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.

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.

I, K.W. Gong
Name of the Bank Holding Company Director and Official
VP, CFO & Director
Title of the Bank Holding Company Director and Official

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.

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.

[Signature] VP, CFO & Director
Signature of Bank Holding Company Director and Official
3-5-12 [Initials]
Date of Signature

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 1094401
C.I. _____

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.

Date of Report (top-tier bank holding company's fiscal year-end):
12/31/2011
Month / Day / Year

Reporter's Name, Street, and Mailing Address
First Chatsworth Bankshares, Inc.
Legal Title of Bank Holding Company
701 North Third Avenue / PO Box 889
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Chatsworth GA 30705-0889
City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
K.W. Gong VP, CFO & Director
Name Title
706-695-9646
Area Code / Phone Number / Extension
706-517-5148
Area Code / FAX Number
kw.gong@fnbcga.com
E-mail Address

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

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 FRY-6
FIRST CHATSWORTH BANKSHARES, INC.
CHATSWORTH, GEORGIA 30705
YEAR ENDING DECEMBER 31, 2011

REPORT ITEM 1a: FORM 10 K FILED WITH THE SECURITIES AND EXCHANGE COMMISSION.

NONE

REPORT ITEM 1 b: ANNUAL REPORT TO SHAREHOLDERS.
ANNUAL REPORT PROVIDED BY OUR AUDITORS, MAULDIN & JENKINS, CPA, LLC.
COPIES WILL FOLLOW.

ITEM # 2 (1)

ORGANIZATION CHART

FIRST CHATSWORTH BANKSHARES, INC.
701 NORTH THIRD AVENUE
CHATSWORTH, GEORGIA 30705

100%

FIRST NATIONAL COMMUNITY BANK
701 NORTH THIRD AVENUE
CHATSWORTH, GEORGIA 30705

100%

FIRST CHATSWORTH
CAPITAL TRUST I
701 NORTH THIRD AVENUE
CHATSWORTH, GEORGIA
30705

FIRST CHATSWORTH BANKSHARES, INC OWNS 100.00% OF FIRST NATIONAL
COMMUNITY BANK & FIRST CHATSWORTH CAPITAL TRUST I AS OF
DECEMBER 31, 2011

ITEM # 2 b

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
✓ FULL SERVICE HEAD OFFICE	450632	THE FIRST NATIONAL BANK OF CHATSWORTH	701 N. THIRD AVE. CHATSWORTH	CHATSWORTH	GEORGIA	30705	MURRAY	UNITED STATES	15342	0	*FIRST NATIONAL COMMUNITY BANK	450632
✓ FULL SERVICE	1216620	HIGHWAY 76	1162 HIGHWAY 76	CHATSWORTH	GEORGIA	30705	MURRAY	UNITED STATES	254063	2	*FIRST NATIONAL COMMUNITY BANK	450632
✓ FULL SERVICE	2606536	DALTON OFFICE	362 NORTHGATE DRIVE	DALTON	GEORGIA	30721	WHITFIELD	UNITED STATES	254064	3	*FIRST NATIONAL *FIRST NATIONAL	450632
/ LIMITED SERVICE	328638	EATON BRANCH	HWY 411 & 286	ETON	GEORGIA	30724	MURRAY	UNITED STATES	254062	1	*FIRST NATIONAL *FIRST NATIONAL	450632
✓ FULL SERVICE	2834450	TUNNEL HILL BRANCH	3628 CHATTANOOGA ROAD	TUNNEL HILL	GEORGIA	30755	WHITFIELD	UNITED STATES	254065	4	*FIRST NATIONAL *FIRST NATIONAL	450632

DECEMBER 31, 2011

ITEM # 3 (1)

SHAREHOLDERS OF RECORD, THAT DIRECTLY OR INDIRECTLY OWNS, CONTROLS, OR HOLDS WITH POWER TO VOTE 5 PERCENT OR MORE OF ANY CLASS OF VOTING SECURITIES OF THE BANK HOLDING COMPANY.

1)	GERALD G.(JERRY) PETTY CRANDALL, GEORGIA	
2)	U. S. A.	
3)	5,623 SHARES	2.47% OF VOTING SHARES
FAMILY	10,185 SHARES	4.48% OF VOTING SHARES
TOTAL	15,808 SHARES	6.95% OF VOTING SHARES

1)	JOHN WATERS <i>Chatsworth, GA * (CW)</i>	
2)	U. S. A.	
3)	119,711 SHARES	52.61% OF VOTING SHARES
FAMILY	4,868 SHARES	2.14% OF VOTING SHARES
TOTAL	124,579 SHARES	54.75% OF VOTING SHARES * <i>Gained shares.</i>

DECEMBER 31, 2011

ITEM # 3 (2)

- 1) NONE
- 2) N/A
- 3) N/A

REPORT ITEM 4:

12-31-11

** Gained shares*

4(1) NAME AND ADDRESS JOHN H. WATERS
 CHATSWORTH, GEORGIA 30705

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.

PRESIDENT OF UNITED MINERALS AND PROPERTIES, INC.;

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
 DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
 CHAIRMAN OF FIRST NATIONAL COMMUNITY BANK

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.

BADGER INDUSTRIES, INC. 100%	PRESIDENT AND DIRECTOR
UNITED MINERALS & PROPERTIES, INC.	PRESIDENT
CIMBAR PERFORMANCE MINERALS MV LLC	MEMBER
PEFORMA TEX, LLC 52%	PRESIDENT
CIMBAR PERFORMANCE MINERALS WV, LLC	MEMBER
CIMBAR PERFORMANCE MINERALS OH, LLC	MEMBER
C & A GRINDING LLC	MEMBER

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
 119,711 SHARES OR 52.61% FAMILY TOTAL 124,579 SHARES OR 54.75%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
 NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

		SHARES
BADGER INDUSTRIES, INC. 100%		10,000
UNITED MINERALS, INC & PROPERTIES, INC. 100%		10,000
CIMBAR PERFORMANCE MINERALS MV LLC 25%		
PEFORMA TEX, LLC 52%		

REPORT ITEM 4:

12-31-11

4(1) NAME AND ADDRESS JERRY PETTY
CRANDALL, GEORGIA 30711-5100

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
TREASURER PETTY DAIRY, INC.

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
DIRECTOR OF FIRST NATIONAL BANK OF CHATSWORTH

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.
TREASURER PETTY DAIRY, INC.
PETTY FARMS 33 1/3%

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
5,623 SHARES OR 2.47% FAMILY TOTAL 15,808 SHARES OR 6.95%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

	SHARES
<u>PETTY DAIRY, INC. 33 1/3 %</u>	<u>338</u>

REPORT ITEM 4:

12-31-11

4(1) NAME AND ADDRESS ✓ JOEY LENTS
 CHATSWORTH, GEORGIA 30705

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
 V. P. OF SALES- LEN-DAL CARPETS

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
 DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
 DIRECTOR

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.

L & M RENTALS 6%	PARTNER
LENTS FARMS 50%	PARTNER
JOEY LENTS RENTALS 100%	
LEN-DAL CARPETS 26.55%	PARTNER- VICE PRESIDENT OF SALES

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
 8,588 SHARES OR 3.77%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
 NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

L & M RENTALS 6%	PARTNER
LENTS FARMS 50%	PARTNER
JOEY LENTS RENTALS 100%	
LEN-DAL CARPETS 26.55%	PARTNER

REPORT ITEM 4:

12-31-11

*New
Share*

4(1) NAME AND ADDRESS
MICHAEL TUCK
CHATSWORTH, GOERGIA 30705

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
SCHOOL ADMINISTRATION/ ATTORNEY

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
DIRECTOR OF FIRST NATIONAL CUMMUNITY BANK

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
50 SHARES OR .02%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

REPORT ITEM 4:

12-31-11

4(1) NAME AND ADDRESS JAMES H. PHILLIPS
DALTON, GEORGIA 30722-1105

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
RETIRED ATTORNEY

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
NONE

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.

RIDGEFIELD PROPERTIES, LLC 33 1/3%	PARTNER
FIELDS FERRY DEVELOPMENT 50%	PARTNER

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
913 SHARES OR .40%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

RIDGEFIELD PROPERTIES, LLC 33 1/3%

FIELDS FERRY DEVELOPMENT 50%

REPORT ITEM 4:

12-31-11

4(1) NAME AND ADDRESS BRAD K. ROWE
CHATSWORTH, GEORGIA 30705

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
VICE PRESIDENT OF THE FIRST NATIONAL COMMUNITY BANK
RETIRED 12-31-2011

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
VICE PRESIDENT & DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
DIRECTOR & VICE PRESIDENT OF THE FIRST NATIONAL CUMMUNITY BANK
RETIRED AS VP ON 12-31-2011

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.
NONE

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
918 SHARES OR .40%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.
NONE

REPORT ITEM 4:

12-31-11

4(1) NAME AND ADDRESS J. ROLAND HARBIN
CHATSWORTH, GEORGIA 30705

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
RETIRED

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
CHAIRMAN

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
DIRECTOR OF FIRST NATIONAL BANK OF CHATSWORTH

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.
NONE

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
7,595 SHARES OR 3.34%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.
NONE

REPORT ITEM 4:

12-31-11

4(1) NAME AND ADDRESS MONA G. LINDER
CHATSWORTH, GEORGIA 30705

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
RETIRED

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
DIRECTOR OF FIRST NATIONAL BANK OF CHATSWORTH

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.
NONE

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
1,114 SHARES OR .49%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.
NONE

REPORT ITEM 4:

12-31-11

4(1) NAME AND ADDRESS

LINDA PEEPLES

DALTON, GEORGIA 30720

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
RETIRED

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
DIRECTOR OF FIRST NATIONAL BANK OF CHATSWORTH

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.

NONE

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
3,548 SHARES OR 1.56%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

NONE

12-31-11

New shareholder

4(1) NAME AND ADDRESS
LAURICE TATUM

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
DIRECTOR, PRESIDENT & CEO OF FIRST NATIONAL COMMUNITY BANK

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
DIRECTOR, PRESIDENT & CEO

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.
NONE

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
25 SHARES OR .01%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

REPORT ITEM 4:

12-31-11

4 Gamed shares

4(1) NAME AND ADDRESS

K. W. GONG

DALTON, GEORGIA 30721

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.

DIRECTOR , EXECUTIVE VICE PRESIDENT , CASHIER, AND CFO OF FIRST NATIONAL BANK OF CHATSWORTH.

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY

DIRECTOR , VICE PRESIDENT & CORPORATE SECRETARY

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY

DIRECTOR , EXECUTIVE VICE PRESIDENT , CASHIER, AND CFO OF FIRST NATIONAL BANK OF CHATSWORTH.

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.

NONE

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) 10,177 SHARES OR 4.47%

ERR

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

NONE

New shareholder

4(1) NAME AND ADDRESS
STACY TOMBLIN

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
CFO , UNITED MINERALS & PROPERTIES DBA CIMBAR PERFORMANCE MINERALS,
CIMBAR PERFORMANCE MINERALS MV, LLC
CIMBAR PERFORMANCE MINERALS WV, LLC
CIMBAR PERFORMANCE MINERALS INC.
DIRECTOR- CIMBAR PERFORMANCE MINERALS MV, LLC

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
DIRECTOR

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
25 SHARES OR .01%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

NONE

REPORT ITEM 4:

12-31-11

*New
share.*

4(1) NAME AND ADDRESS LAMAR DUNN

4(2) PRINCIPAL OCCUPATION, IF OTHER THAN WITH THE HOLDING COMPANY ORGANIZATION.
PRESIDENT & CEO OF INSURANCE SERVICE CORPORATION

4(3)(A) TITLE OR POSITION WITH THE BANK HOLDING COMPANY
DIRECTOR

4(3)(B) TITLE OR POSITION WITH ALL DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY
DIRECTOR OF FIRST NATIONAL BANK OF CHATSWORTH

4(3)(C) TITLE OR POSITION WITH ANY OTHER BUSINESS COMPANY IN WHICH THE PERSON IS A DIRECTOR, TRUSTEE, PARTNER, OR EXECUTIVE OFFICER.
PRESIDENT & CEO OF INSURANCE SERVICE CORPORATION

4(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

4(4)(A) THE BANK HOLDING COMPANY;
2,323 SHARES OR 1.02%

4(4)(B) DIRECT AND INDIRECT SUBSIDIARIES OF THE BANK HOLDING COMPANY;
NONE

4(4)(C) ANY OTHER BUSINESS COMPANY, IF 25 PERCENT OR MORE OF ITS OUTSTANDING VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD.

