

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, W. Briggs Patterson
 Name of the Bank Holding Company Director and Official
President
 Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
First Bancorporation of Geraldine, Inc.
 Legal Title of Bank Holding Company
P.O. Box 187
 (Mailing Address of the Bank Holding Company) Street / P.O. Box
Geraldine AL 35974-0187
 City State Zip Code
40956 Alabama Highway 75
 Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:
Elaine Gilbert Vice-President
 Name Title
1-256-659-2175
 Area Code / Phone Number / Extension
1-256-659-4882
 Area Code / FAX Number
egilbertlibertybank@charter.net
 E-mail Address
N/A
 Address (URL) for the Bank Holding Company's web page

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.

W. Briggs Patterson
 Signature of Bank Holding Company Director and Official
1/31/12
 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

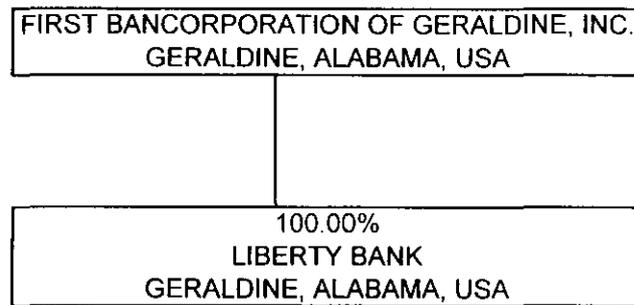
For Federal Reserve Bank Use Only
 RSSD ID 1084753
 C.I. _____

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

FIRST BANCORPORATION OF GERALDINE, INC.

ORGANIZATION CHART
Report Item 2

December 31, 2011



FIRST BANCORPORATION OF GERALDINE, INC.
 FRY-6 Report Item 3 - Shareholders
 DECEMBER 31, 2011

(1) (a) (1) (b) (1) (c) (2) (a) (2) (b) (2) (c)

Current Shareholders with ownership, control or holdings
 of 5% or more with power to vote as of 12-31-2011.

(1) (a) NAME & ADDRESS	(1) (b) COUNTRY OF CITIZENSHIP	(1) (c) NUMBER AND PERCENTAGE OF EACH		
		NUMBER	CLASS	PERCENT
Coolidge Isbell Geraldine, AL	USA	6,538	Common	11.32%
Betty Parris Trust Geraldine, AL	USA	12,224 <i>More Shares</i>	Common	21.17%
Vickie Anderson Geraldine, AL	USA	5,868	Common	10.16%

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 12-31-2010.

(2) (a) (2) (b) (2) (c)

None

Exhibit D

FIRST BANCORPORATION OF GERALDINE, INC.

ITEM 4 - INSIDERS

(1) (2) (3) (a) (b) (c) AND (4) (a) (b) (c)
DECEMBER 31, 2011

(1) NAME & ADDRESS	(2) PRINCIPAL OCCUPATION IF OTHER THAN HOLDING CO.	(3) (a) POSITION WITH HOLDING COMPANY	(3) (b) POSITION WITH LIBERTY BANK	(3) (c) POSITION WITH OTHER COMPANY	(4) (a) PERCENTAGE BANK HOLDING COMPANY	(4) (b) PERCENTAGE OWNED IN BANK	(4) (C) OTHER COMPANY EXCEEDING 25%
W. Briggs Patterson Albertville, AL	N/A	President/ Director	President/ CEO/Director	None	0.58%	0.00%	None
Robert Decker Albertville, AL	Investment Broker	Chairman/ Director	Chairman/ Director	Edward D. Jones Investment Broker	4.42%	0.00%	None
Billy F. Cooper Madison, AL	Retired	Director	Director	None	2.73%	0.00%	None
Joel Murdock Albertville, AL	Machine Operator	Director	Director	N/A	1.56%	0.00%	None
Betty Parris Geraldine, AL	Housewife	None	None	N/A	21.17%	0.00%	None
Coolidge Isbell Geraldine, AL	Real Estate	None	None	BIB Partnership 50% Ownership	11.32%	0.00%	None
David Wear Ft. Payne, AL	Attorney	Director	Director	President- Wear & Wear, P.A. 100% Ownership	0.17%	0.00%	None