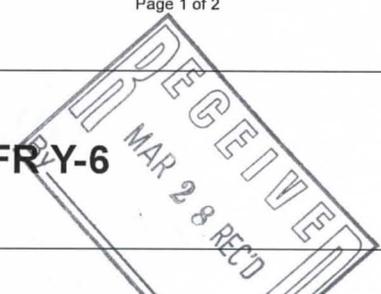


Board of Governors of the Federal Reserve System



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):

**March 27, 2013**

Month / Day / Year

I, **William R. Blanton**

Reporter's Name, Street, and Mailing Address

**First Century Bancorp**

Name of the Holding Company Director and Official

Legal Title of Holding Company

**Chairman and CEO**

**807 Dorsey Street**

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.

<b>Gainesville</b>	<b>GA</b>	<b>30501</b>
City	State	Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

**Denise Smyth**

**CFO**

Name

Title

**770-280-0857**

Area Code / Phone Number / Extension

**770-280-0895**

Area Code / FAX Number

**denise.smyth@myfcbusa.com**

E-mail Address

**www.myfirstcenturybank.com**

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

Signature of Holding Company Director and Official

*William R. Blanton*  
 3/13/13

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 2997739  
 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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

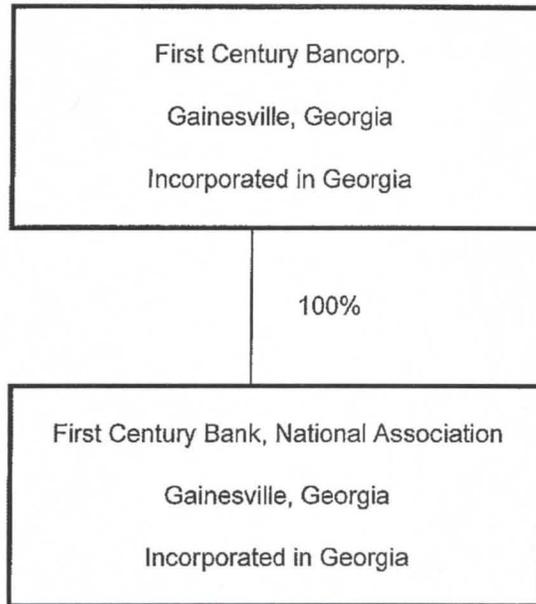
Revised

**First Century Bancorp.  
Gainesville, Georgia  
Fiscal Year Ending December 31, 2012**

Reported Item

- 1 (a) Annual report will be forwarded at a later date.
- 1 (b) N/A
- 1 (c) N/A

2. Organization Chart:



Reused

**First Century Bancorp.  
Gainesville, Georgia  
Fiscal Year Ending December 31, 2012**

**Report Item 2.b.**

Main Branch

First Century Bank, National Association  
807 Dorsey Street  
Gainesville, GA 30501

**Results:** A list of branches for your holding company: FIRST CENTURY BANCORP, (2997739) of GAINESVILLE, GA.  
The data are as of 12/31/2017. Data reflects information that was received and processed through 01/06/2018.

**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	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2997748	FIRST CENTURY BANK, NATIONAL ASSOCIATION	807 DORSEY STREET	GAINESVILLE	GA	30501	HALL	UNITED STATES	358075	0	FIRST CENTURY BANK, NATIONAL ASSOCIATION	2997748	

**Form FR Y-6**  
**First Century Bancorp.**  
**Gainesville, Georgia**  
**Fiscal Year Ending December 31, 2012**

**Report Item 3: Securities holders**  
(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 12/31/2012			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 12/31/2012		
(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 A. Bagwell, Jr. Alto, GA USA	USA	546,350 - 6.73% Common Stock 752,979 - 7.91% Warrants	Joseph McCart Braselton, GA	USA	725,000 - 8.93% Common Stock 225,000 - 2.46% Warrants
William R. Blanton Alpharetta, GA	USA	1,698,804 - 20.92% Common Stock 2,321,465 - 17.58% Warrants	Golden Isles Reinsurance Company, Ltd Duluth, GA	USA	666,668 - 8.21% Common Stock
William M. Evans, Jr. Atlanta, GA	USA	532,430 - 6.56% Common Stock 223,879 - 2.51% Warrants			
Strickland General Agency Duluth, GA	USA	666,668 - 8.21% Common Stock			
Joe McCart 2012 Family Trust Braselton, GA	USA	725,000 - 8.93% Common Stock 225,000 - 2.46% Warrants			
Richard T. Smith Sandy Springs, GA	USA	557,214 - 6.86% Common Stock 223,880 - 2.50% Warrants			
Neil Strickland Dawsonville, GA	USA	225,000 - 2.77% Common Stock 225,000 - 2.62% Warrants			
Silver Hill Enterprises, LP Atlanta, GA	USA	424,385 - 5.23% Common Stock 634,517 - 6.87% Warrants			

**Form FR Y-6**  
**First Century Bancorp.**  
**Gainesville, Georgia**  
**Fiscal Year Ending December 31, 2012**

**Report Item 4: Directors and Officers, and principal shareholders**

(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 Co	(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 name 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) any other company, if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
William A. Bagwell, Jr. Alto, GA USA	Real Estate Investment	Director	Director (First Century Bank, N.A.)	Manager, Homestead Investments, LLC	14.64%	None	None
William R. Blanton Alpharetta, GA USA	Private Investor	Chairman of the Board/CEO	Chairman of the Board/CEO (First Century Bank, N.A.)	Managing Member, Terrazza Realty Investments, LLC Managing Member, Terrazza Realty Advisors, LLC President, 1475 Holding Company Vice Chairman & CEO, First Covenant Bank Managing Member, Skatt Investments, LLC Managing Member, Tassa Enterprises, LLC Managing Member, Imposto Holdings, LLC Managing Member, BRG Collections, LLC Managing Member, Ponce Collections, LLC Managing Member, FTDD3, LLC (inactive) Managing Member, Macon Capital, LLC Managing Member, Rivamar Investments, LLC President, Tassa Partners I, LLC	38.50%	None	Terrazza Realty Advisors, LLC - 100% 1475 Holding Company - 50% Skatt Investments, LLC - 85% Tassa Enterprises, LLC - 100% Imposto Holdings, LLC - 100% BRG Collections, LLC - 100% Ponce Collections, LLC - 50% FTDD3, LLC - 50% Macon Capital, LLC - 50% Rivamar Investments, LLC - 85% Tassa Partners I, LLC - 25%
Lanny W. Dunagan Gainesville, GA	Welding	Director Corporate Secretary	Director (First Century Bank, N.A.)	Owner, Lanny Dunagan's Welding Service	1.17%	None	Lanny Dunagan's Welding Service - 100%
William M. Evans, Jr. Atlanta, GA USA	Real Estate Development	Director	Director (First Century Bank, N.A.)	President, Fox Creek Properties Partner, Piedmont Investments	9.06%	None	Fox Creek Properties - 100% Piedmont Investments - 33%
R. Allen Smith Cornelia, GA USA	None	None	Director (First Century Bank, N.A.)	None	1.36%	None	None
Dr. Wendell A. Turner Gainesville, GA USA	Medical	Director	Director (First Century Bank, N.A.)	Owner, Gainesville Gynecology, LLC	2.86%	None	Gainesville Gynecology, LLC - 100%
R.K. Whitehead III Gainesville, GA USA	President of Whitehead Die Casting, Co. Inc.	Director	Director (First Century Bank, N.A.)	President, Whitehead Die Casting, Co. Inc. President, WDI Company Managing member, Alegro Leasing, LLC Secretary and Treasurer, Palatka Land and Timber Co. President, Alegro Enterprises Director, Northeast Georgia Health Systems Director, Elachee Nature Science Center	4.25%	None	Whitehead Diecasting - 92% WDI Company - 100%
Michael Harris Watkinsville, GA USA	None	None	Director and Chief Operating Officer (First Century Bank, N.A.)	None	0.45%	None	None
Joe McCart 2012 Family Trust Braselton, GA USA	N/A	None	None	N/A	11.38%	None	N/A
Silver Hill Enterprises, LP Stone Mountain, GA USA	N/A	None	None	N/A	12.09%	None	N/A

**Form FR Y-6**  
**First Century Bancorp.**  
**Gainesville, Georgia**  
**Fiscal Year Ending December 31, 2012**

**Report Item 4: Directors and Officers, and principal shareholders**

(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 Co	(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 name 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) any other company, if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Richard T. Smith Sandy Springs, GA USA	Attorney	Director	Director (First Century Bank, N.A.)	President, Vista Title Co. Manager, Smith Ronick Corbin, LLC Manager, Ryland Title, LLC President, Richard T. Smith, PC	9.36%	None	Vista Title Co. - 100% Ryland Title, LLC - 50% Richard T. Smith, PC - 50%