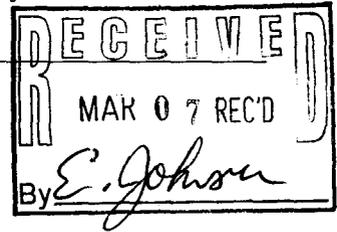


Board of Governors of the Federal Reserve System



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):

December 31, 2012

Month / Day / Year

I, Lucie V Beeley

Reporter's Name, Street, and Mailing Address

Georgia Community Bancorp, Inc.

Name of the Holding Company Director and Official

President

Legal Title of Holding Company

P.O. Box 389

Title of the Holding Company Director and Official

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

Dawson GA 39842

City State Zip Code

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.

250 E Lee St

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:

Haley Prescott Internal Auditor

Name Title

229-995-8400-100

Area Code / Phone Number / Extension

229-995-6312

Area Code / FAX Number

hprescott@georgiacommunitybancorp.com

E-mail Address

Lucie Beeley

Signature of Holding Company Director and Official

2-26-13

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

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 1245581
 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."

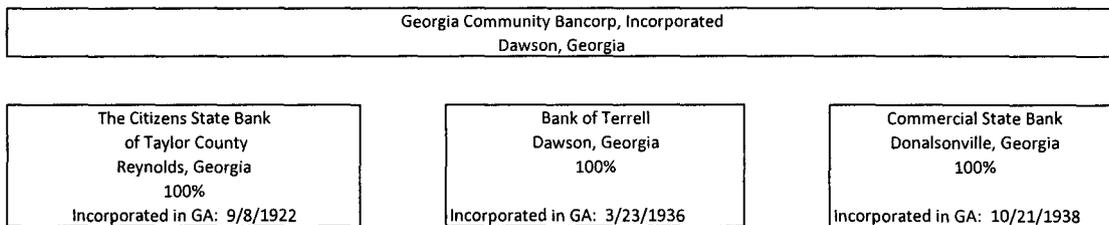
No

Form FR Y-6
 Georgia Community Bancorp, Inc.
 Dawson, Georgia
 Fiscal Year Ending December 31, 2012

Revised 
 6/10

Report Item

- 1 The BHC does not prepare an annual report for its shareholders.
 2 a. Organizational Chart:



Supplement to Organizational Chart:

- 2 b. Branch Report

Citizens State Bank of Taylor County, Main office, Full service
 302 Martin Luther King Boulevard
 Reynolds, Taylor County, Georgia 31076

Bank of Terrell, Main office, Full service
 250 East Lee Street
 Dawson, Terrell County, Georgia 39842

Bank of Terrell, Drive thru branch, Limited service
 244 East Lee Street
 Dawson, Terrell County, Georgia 39842

Bank of Terrell, Bank of Lee County, Full service
 3000 North Slappey Boulevard
 Albany, Dougherty County, Georgia 31707

Commercial State Bank, Main office, Full service
 113 West Second Street
 Donalsonville, Seminole County, Georgia, 39845

Commercial State Bank, Blakely branch, Full service
 12144 Columbia Street
 Blakely, Early County, Georgia 39823

- 3 (1) (a), (b), (c)

(1)(a) Name & Address	(1)(b) Country or Citizenship	(1)(c) Number/Percentage Shares Common Stock	
Class A Common - Voting			
Lucie VanLandingham Beeley GST Trust Leesburg, GA 31763	USA	119,558	25.42%
Stevan Reynolds Tuck GST Trust Dawson, GA 39842	USA	119,557	25.42%
Lucie V. Beeley Leesburg, Ga 39842	USA	39,419	8.38%
Stevan Tuck Dawson, GA 39842	USA	45,342	9.64%
Class B Common - Non- Voting			
Lucie VanLandingham Beeley GST Trust Leesburg, GA 31763	USA	157,496	13.73%
Stevan Reynolds Tuck GST Trust Dawson, GA 39842	USA	157,496	13.73%

3. (2)(a), (b), (c) N/A (not applicable)

REPORT ITEM 4: DIRECTORS AND OFFICERS

Following is a list of the principal shareholders, directors, and executive officers of the Company as of December 31, 2012:

(CW)

4(1) Name and Address	4(3) (a) & (b) Title/Position In Holding Company and Subsidiary	4 (4) (a) Percentage of Voting Shares in Bank Holding Company		4(3) (c) Title/Position in Other Business	4(4) (c) Other Business Number/Percentage of Shares Owned if >25%	4(2) Principal Occupation if Other
Lucie VanLandingham Beeley GST Trust Leesburg, GA 31763	N/A	119558	25.42%	N/A	N/A	N/A
Stevan Reynolds Tuck GST Trust Dawson, GA 39842	N/A	119557	25.42%	N/A	1	N/A
Jack F. Tuck Dawson, GA 39842	President, Bank Holding Company Chairman, Bank of Terrell and Commercial State Bank	100	0.02%	N/A	N/A	N/A
Jack F. and Mary V. Tuck Dawson, GA 39842	President, Bank Holding Company Chairman, Bank of Terrell and Commercial State Bank Director, BHC, Citizens State Bank of Taylor County, Commercial State Bank and Bank of Terrell.	1,390	0.30%	N/A	N/A	N/A
Scott Beeley Leesburg, GA 31763	Secretary/Treasurer of BHC President Bank of Terrell Director, BHC, Citizens State Bank of Taylor County	10,000	2.13%	Director & President (Bank of Terrell)	N/A	N/A
Lucie V. Beeley Leesburg, Ga 31763	Director, BHC Chairman, Citizens State Bank of Taylor County Director, Commercial State Bank	39,419	8.38%	President, BHC	N/A	N/A
Stevan Tuck Dawson, GA 39842	Director, BHC, Bank of Terrell	45,342	9.64%			

Note: Unless otherwise noted, Shareholders, Directors and Officers of the Company are U.S. Citizens

Item 4(4) (b) N/A, all subsidiaries are wholly owned by Georgia Community Bancorp, Incorporated

REPORT ITEM 4: DIRECTORS AND OFFICERS

Following is a list of the principal shareholders, directors, and executive officers of the Company as of December 31, 2012:

*Revised (CW)
6/10*

4(1)	4(3) (a) & (b)	4 (4) (a)		4(3) (c)	4(4) (c)	4(2)
Name and Address	Title/Position In Holding Company and Subsidiary	Percentage of Voting Shares in Bank Holding Company		Title/Position in Other Business	Other Business Number/Percentage of Shares Owned if >25%	Principal Occupation if Other
Lucie VanLandingham Beeley GST Trust Leesburg, GA 31763	N/A	119,558	25.42%	N/A	N/A	N/A
Stevan Reynolds Tuck GST Trust Dawson, GA 39842	N/A	119,557	25.42%	N/A	N/A	N/A
Jack F. Tuck Dawson, GA 39842	President, Bank Holding Company Chairman, Bank of Terrell and Commercial State Bank	100	0.02%	N/A	N/A	N/A
Jack F. and Mary V. Tuck Dawson, GA 39842	President, Bank Holding Company Chairman, Bank of Terrell and Commercial State Bank Director, BHC, Citizens State Bank of Taylor County, Commercial State Bank and Bank of Terrell.	1,390	0.30%	N/A	N/A	N/A
Scott Beeley Leesburg, GA 31763	Secretary/Treasurer of BHC President Bank of Terrell Director, BHC, Citizens State Bank of Taylor County	10,000	2.13%	Director & President (Bank of Terrell)	N/A	N/A
Lucie V. Beeley Leesburg, Ga 31763	Director, BHC Chairman, Citizens State Bank of Taylor County Director, Commercial State Bank	39,419	8.38%	President, BHC	N/A	N/A
Stevan Tuck Dawson, GA 39842	Director, BHC, Bank of Terrell	45,342	9.64%	Information Security Officer, GCB	N/A	N/A

Note:

Unless otherwise noted, Shareholders, Directors and Officers of the Company are U.S. Citizens

Item 4(4) (b)

N/A, all subsidiaries are wholly owned by Georgia Community Bancorp, Incorporated