

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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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, 2014

Month / Day / Year

I, **FARID TAN**

Name of the Holding Company Director and Official

PRESIDENT

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.

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 of Holding Company Director and Official

03/27/2015

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 **4750086**

C.I. _____

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

METROCITY BANKSHARES, INC.

Legal Title of Holding Company

5441 BUFORD HWY SUITE # 109

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

DORAVILLE

GA

30340

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

S. BENTON GUNTER

SVP / CFO / CAO

Name

Title

770-454-1857

Area Code / Phone Number / Extension

770-455-4983

Area Code / FAX Number

bgunter@metrocitibank.com

E-mail Address

https://www.metrocitybank.com

Address (URL) for the 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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

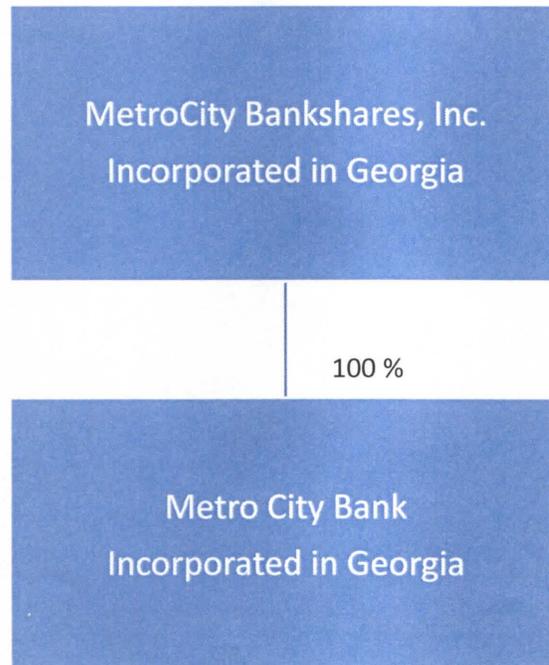
<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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Form FR Y-6

**MetroCity Bankshares, Inc.
Doraville, Georgia
Fiscal Year Ending December 31, 2014**

Report Item

- 1: The bank holding company prepares an annual report for its shareholders and is not registered with the SEC. As specified by the Atlanta Federal Reserve Bank one copy is to be mailed later .
- 2a: Organizational Chart



- 2b: Domestic branch listing provided to the Federal Reserve Bank – Attached
- 3(1): Securities Holders Owning 5% of Holding Company Stock – Attached
- 3(2): Additional Securities Holders Who Owned 5% of Holding Company Stock – None
- 4: Insiders – Attached

Results: A list of branches for your depository institution: METRO CITY BANK (ID_RSSD: 3437456).
 This depository institution is held by METROCITY BANKSHARES, INC. (4750086) of DORAVILLE, GA.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.



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	Comments
OK		Full Service (Head Office)	3437456	METRO CITY BANK	5441 BUFORD HIGHWAY, SUITE 109	DORAVILLE	GA	30340	DEKALB	UNITED STATES	441400	0	METRO CITY BANK	3437456	
Change	3/17/2012	Full Service	4397306	EAST ALABAMA BRANCH	1805 GATEWAY DRIVE	OPELIKA	AL	36801	LEE	UNITED STATES	Not Required	Not Required	METRO CITY BANK	3437456	BRANCH NAME
Close	6/28/2012	Full Service	4388162	DORAVILLE BRANCH	5150 BUFORD HIGHWAY	ATLANTA	GA	30340	DEKALB	UNITED STATES	Not Required	Not Required	METRO CITY BANK	3437456	BRANCH CLOSED
OK		Full Service	3566646	DULUTH BRANCH	3725 OLD NORCROSS ROAD, SUITE A	DULUTH	GA	30096	GWINNETT	UNITED STATES	458373	1	METRO CITY BANK	3437456	
Change	9/28/2007	Full Service	3651757	JOHNS CREEK BRANCH	10820 ABBOTTS BRIDGE ROAD, SUITE 140	DULUTH	GA	30097	GWINNETT	UNITED STATES	468328	2	METRO CITY BANK	3437456	BRANCH NAME
Close	6/28/2012	Full Service	3685387	JOHNS CREEK BRANCH	10900 MEDLOCK BRIDGE ROAD, SUITE 102	DULUTH	GA	30097	FULTON	UNITED STATES	Not Required	Not Required	METRO CITY BANK	3437456	BRANCH CLOSED
OK		Full Service	3832426	NORCROSS BRANCH	5385 JIMMY CARTER BOULEVARD, SUITE 100	NORCROSS	GA	30093	GWINNETT	UNITED STATES	493873	7	METRO CITY BANK	3437456	
Change	8/7/2008	Full Service	3846674	SUWANEE BRANCH	2790 LAWRENCEVILLE SUWANEE ROAD, SUITE 105	SUWANEE	GA	30024	GWINNETT	UNITED STATES	482623	3	METRO CITY BANK	3437456	BRANCH NAME
Change	7/11/2011	Full Service	4310369	SUGARLOAF BRANCH	1295 OLD PEACHTREE ROAD, SUITE 190	SUWANEE	GA	30024	GWINNETT	UNITED STATES	Not Required	Not Required	METRO CITY BANK	3437456	BRANCH NAME & ADDRESS
Change	8/11/2014	Full Service	4745699	CENTREVILLE BRANCH	5900 CENTREVILLE CREST LANE, UNIT B	CENTREVILLE	VA	20121	FAIRFAX	UNITED STATES	Not Required	Not Required	METRO CITY BANK	3437456	BRANCH NAME & ZIP CODE

CSA

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MetroCity Bankshares, Inc.
Doraville, Georgia
Fiscal Year Ending December 31, 2014



Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014			Securities Holders 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 12-31-2014		
(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
Don T.P. Leung Atlanta, GA, USA	USA	164,753 - 5.64% Common stock 20,000 - 0.68% Warrant on Common stock			
Nack Y. Paek Atlanta, GA, USA	USA	230,106 - 7.88% Common stock 60,000 - 2.05% Options and Warrant on Common Stock			
Feiyong Lu * Duluth, GA, USA	USA	227,670 - 7.80% Common stock 30,000 - 1.03% Warrant on Common stock			

Note:

* Includes 197,420 shares held by LST Investment, LLC where Ms. Feiyong Lu serves as a managing member and 30,000 Warrant on Common Stock be exercised by LST.

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MetroCity Bankshares, Inc.
Doraville, Georgia
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Nack Y. Paek Atlanta, GA, USA	N/A	Director, Chairman & CEO	Director & Chairman (Metro City Bank)	Director, CPACS Chamblee, GA	7.88%	N/A	N/A
Farid Tan Alpharetta, GA, USA	N/A	Director, & President	Director, President & CEO (Metro City Bank)	N/A	1.62%	N/A	N/A
Hwa Saeng Kim Suwanee, GA, USA	N/A	Executive VP	Executive VP (Metro City Bank)	N/A	1.24%	N/A	N/A
S. Benton Gunter Marietta, GA, USA	N/A	CFO & Assistant Secretary	CFO & Assistant Secretary (Metro City Bank)	N/A	None	N/A	N/A
William Hungeling	CPA	Director & Secretary	Director & Secretary (Metro City Bank)	N/A	3.56%	N/A	Hungeling & Sons. P.C., CPA (50%)
Manolo Apanay Marietta, GA, USA	None	Director	Director (Metro City Bank)	N/A	1.09%	N/A	N/A
Jay Eun Dunwoody, GA, USA	Businessman	Director	Director (Metro City Bank)	N/A	3.87%	N/A	N/A
Sion Nyen Lai Alpharetta, GA, USA	Manager	Director	Director (Metro City Bank)	President, Fulton Beverage Center, Inc. Chamblee, GA	0.44%	N/A	N/A

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MetroCity Bankshares, Inc.
Doraville, Georgia
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Don T. P. Leung Atlanta, GA, USA	Businessman	Director	Director (Metro City Bank)	N/A	5.64%	N/A	N/A
Feiyang Lu Duluth, GA, USA	Controller	Director	Director (Metro City Bank)	N/A	7.8%*	N/A	N/A
Young Park Atlanta, GA, USA	Businessman	Director	Director (Metro City Bank)	N/A	3.46%	N/A	N/A
Ajit A. Patel Gulf Breeze, FL USA	Hotelier	Director	Director (Metro City Bank)	N/A	4.47%	N/A	Amrit & Sons I, LLC (25%); Relax Hospitality, LLC (40%)
Frank S. Rhee Alpharetta, GA, USA	Web designer	Director	Director (Metro City Bank)	N/A	3.36%	N/A	N/A
Sam S. Shim Fairview Height, IL USA	CPA	Director	Director (Metro City Bank)	N/A	2.89%	N/A	N/A

Note:

* Includes 197,420 shares held by LST Investment, LLC where Ms. Feiyang Lu serves as a managing member and 30,000 Warrant on Common Stock which can be exercised by LST.