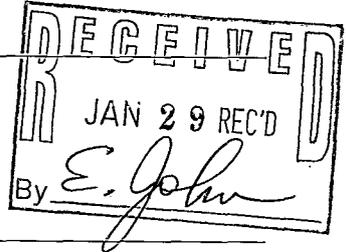


Board of Governors of the Federal Reserve System



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, **Jim Griffin**

Reporter's Name, Street, and Mailing Address

North Georgia Community Financial Partners, Inc.

Name of the Holding Company Director and Official

Director

Legal Title of Holding Company

350 West Belmont Drive

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.

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

Calhoun GA 30701
 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:

William P. Taylor CFO

Name Title

706-629-6499

Area Code / Phone Number / Extension

706-629-7795

Area Code / FAX Number

wtaylor@ngnb.net

E-mail Address

www.ngnb.net

Signature of Holding Company Director and Official

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 **2908650**
 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

Rensell

FRY-6

Report Item 2: Organizational Chart

North Georgia Community Financial Partners, Inc.
December 31, 2012

North Georgia Community Financial Partners, Inc.
Calhoun, Georgia
Incorporated in the State of Georgia

North Georgia National Bank
Calhoun, Georgia
100% Ownership by HC
Incorporated in the State of Georgia

North Georgia Community Statutory Trust
Calhoun, Georgia
100% Ownership by HC
Incorporated in the State of Georgia

No additional companies that are not reported on the FR Y-10

Revised

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2769954	NORTH GEORGIA NATIONAL BANK	350 WEST BELMONT DRIVE	CALHOUN	GA	30701	GORDON	UNITED STATES	61114		0	NORTH GEORGIA NATIONAL BANK	2769954
OK		Full Service	3806258	DOWNTOWN CALHOUN BRANCH	406 COURT STREET	CALHOUN	GA	30701	GORDON	UNITED STATES	477894		3	NDRTH GEORGIA NATIONAL BANK	2769954
OK		Full Service	3340743	RED BUD ROAD BRANCH	100 RED BUD ROAD	CALHOUN	GA	30701	GORDON	UNITED STATES	433546		2	NORTH GEORGIA NATIONAL BANK	2769954

Revised

Form FR Y-6

North Georgia Community Financial Partners, Inc.
Calhoun, Georgia

December 31, 2012

Report Item 3: Shareholders

(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 12/31/12

Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12/31/12

(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
Ernest M. Acree, Jr. Dalton, GA	USA	66,200 - 7.31% Common Stock 20,000 - 1.96% Options	none		
Jim Griffin Tunnell Hill, GA	USA	81,000 - 8.95% Common Stock 20,000 - 1.96% Options			
Thomas M. Kinnamon Dalton, GA	USA	166,878 - 18.44% Common Stock 40,000 - 3.92% Options			
John Oxford Dalton, GA	USA	50,000 - 5.52% Common Stock 12,000 - 1.17% Options			
Charles Cofield Dalton, GA	USA	54,500 - 6.02% Common Stock 0 - 0.00% Options			

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North Georgia Community Financial Partners, Inc.
Calhoun, Georgia

December 31, 2012

Report Item 4: Insiders

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

(1) Names and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Companies (include names of other companies)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of Subsidiaries)	(4)(c) 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)
Ernest M. Acree, Jr. Dalton, GA	C.P.A. Acree, Jinright & Co. P.C.	Director	Director North Ga. National Bank		7.31%	7.31% North Ga. National Bank	
				Shareholder & Officer Acree, Jinright, Leonard & Co.. PC			50% Acree, Jinright, Leonard & Co.. PC
				Executor Estate of Ernest M. Acree			50% Estate of Ernest M. Acree
				Shareholder Acree Propane, Inc.			30% Acree Propane, Inc.
				Shareholder Rent America, Inc.			100% Rent America, Inc.
				President Acree Realty, Inc.			56% Acree Realty, Inc.
				Trustee Dixie B. Acree Test. Trust			50% Dixie B. Acree Test. Trust
				Member LOMA, LLC			25% LOMA, LLC

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North Georgia Community Financial Partners, Inc.
Calhoun, Georgia

December 31, 2012

Report Item 4: Insiders

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				Partner EM Acree I, LP			100% EM Acree I, LP
				Partner EM Acree Family LTD, Ptr			54% EM Acree Family LTD, Ptr
				Partner EM Acree II, LTD			74% EM Acree II, LTD
George R. Crowley Calhoun, GA	President & CEO North Georgia National Bank	President & CEO	N/A		2.87%	2.87% North Ga. National Bank	
Jim T. Griffin Tunnel Hill, GA	CFO Precision Products, Inc.	Director	Director North Ga. National Bank		8.95%	8.95% North Ga. National Bank	
				Owner Griffin Farms & Rentals			100% Griffin Farms and Rentals
				Member Tunnel Hill Properties, LLC			50.00% Tunnel Properties, LLC
				Shareholder			33.33%

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North Georgia Community Financial Partners, Inc.
Calhoun, Georgia

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Report Item 4: Insiders

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				Southern Engineered Products, Inc		Southern Engineered Products, Inc	
				CEO			30%
				Go Green Synthetic Lawn Solutions, LLC		Go Green Synthetic Lawn Solutions, LLC	
				Member			50%
				Griffin Family Enterprises, LLLP		Griffin Family Partnership LLLP	
				Member			50%
				Eco Tufting		Eco Tufting	
				CFO			50%
				Lexlawn, LLC		Lexlawn, LLC	
Thomas M. Kinnamon Dalton, GA	President Accent Yarns & Textiles, Inc.	Director,Secretary	Director and Chairman North Ga. National Bank		18.44%	18.44%	
				President Accent Yarns & Textile, Inc.			50%
				President			50%

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North Georgia Community Financial Partners, Inc.
Calhoun, Georgia

December 31, 2012

Report Item 4: Insiders

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(1) Names and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Companies (include names of other companies)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of Subsidiaries)	(4)(c) 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)
				Safeco Enterprises, Inc.			Safeco Enterprises, Inc.
				Member PKF, LLC		33.33%	PKF, LLC
				Member Spring Place Mobile Home Park		100%	Spring Place Mobile Home Park
				Member Kinnamon Enterprises, LLC		100%	Kinnamon Enterprises, LLC
Michael E. Jinright Dalton, GA	Managing Partner Acree, Jinright & Co. P.C.	None	Director North Ga. National Bank		2.77%	2.77%	North Ga. National Bank
				Partner S & J Investment Properties, LLC		50%	S & J Investment Properties, LLC
				Managing Partner Acree, Jinright, Leonard & Co., P.C.		50%	Acree, Jinright, Leonard

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North Georgia Community Financial Partners, Inc.
Calhoun, Georgia

December 31, 2012

Report Item 4: Insiders

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

(1) Names and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Companies (include names of other companies)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of Subsidiaries)	(4)(c) 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)
				Partner Southland Development & Construction, LLC			50% Goodroe & Jinright
				Shareholder Jinright & Co. PC			100% Jinright & Co. PC
John Oxford Dalton, GA	Secretary / Treasurer Accent Yarns & Textiles, Inc.	None	Director North Ga. National Bank		5.52%	5.52% North Ga. National Bank	
				Secretary / Treasurer Accent Yarns & Textiles, Inc.			50% Accent Yarns & Textiles, Inc.
				Secretary / Treasurer / Shareholder Safeco Enterprises, Inc.			50% Safeco Enterprises, Inc.
				President Accent AirTechnologies			50% Accent AirTechnologies
				Shareholder / President Accent Sales			50% Accent Sales
				Secretary / Treasurer / Shareholder			50%

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North Georgia Community Financial Partners, Inc.
Calhoun, Georgia

December 31, 2012

Report Item 4: Insiders

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

(1) Names and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Companies (include names of other companies)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of Subsidiaries)	(4)(c) 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)
				Brown-Ox Ventures			Brown-Ox Ventures
				Manager / Partner OF Enterprises LLLP			100% OF Enterprises LLLP