

Revised

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, 2013
Month / Day / Year

I, Jim Griffin
Name of the Holding Company Director and Official
Director
Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
North Georgia Community Financial Partners, Inc.
Legal Title of Holding Company
350 West Belmont Drive
(Mailing Address of the Holding Company) Street / P.O. Box
Calhoun GA 30701
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.

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

[Signature]
Signature of Holding Company Director and Official
1-16-14
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 290865b
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

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.

NA		
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company	
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	
City	State	Zip Code
Physical location (if different from mailing address)		
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company	
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	
City	State	Zip Code
Physical location (if different from mailing address)		
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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	
City	State	Zip Code
Physical location (if different from mailing address)		
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company	
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City	State	Zip Code
Physical location (if different from mailing address)		
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company	
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	
City	State	Zip Code
Physical location (if different from mailing address)		

Form FRY-6

North Georgia Community Financial Partners, Inc.
Calhoun, Georgia
December 31, 2013

Report Item

1: Annual report to shareholders

An annual report will not be prepared for 2013.

2: Organization Chart

Attached

2.b: Branch Listing

Attached and submitted via email on 2/4/2014

3: Shareholders

Attached

4: Insiders

Attached

FRY-6
Report Item 2: Organizational Chart

North Georgia Community Financial Partners, Inc.
December 31, 2013

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

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Report Item 2.b.

December 31, 2013

Name	Date Opened	Date Closed	Street Address	City	County	State	Country	Zip	Service Type
Main Office	February 1999	NA	350 West Belmont Drive	Calhoun	Gordon	GA	USA	30701	Full Service
Red Bud Road Office	December 2004	NA	100 Red Bud Road	Calhoun	Gordon	GA	USA	30701	Full Service
Down Town Office	June 2008	NA	406 Court Street	Calhoun	Gordon	GA	USA	30701	Full Service

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North Georgia Community Financial Partners, Inc.
Calhoun, Georgia

December 31, 2013

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 12/31/13			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, 2013

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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Calhoun, Georgia

December 31, 2013

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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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 Calhoun, Georgia

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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%	North Ga. National Bank	18.44%
				President			50%
				Accent Yarns & Textile, Inc.		Accent Yarns & Textile, Inc.	
				President			50%

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North Georgia Community Financial Partners, Inc.
 Calhoun, Georgia

December 31, 2013

Report Item 4: Insiders

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				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

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Report Item 4: Insiders

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				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%	North Ga. National Bank	5.52%
				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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(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	