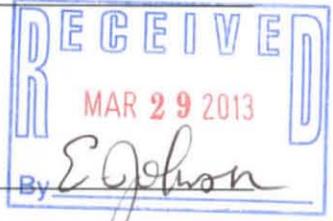


Board of Governors of the Federal Reserve System



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, **Monty G. Watson**

Reporter's Name, Street, and Mailing Address

Piedmont Bancorp, Inc.

Legal Title of Holding Company

5100 Peachtree Parkway

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

Norcross GA 30092

City State Zip Code

Same

Physical location (if different from mailing address)

Name of the Holding Company Director and Official

Chairman & CEO

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.

Person to whom questions about this report should be directed:

Kitty A. Kendrick Controller

Name Title

770-709-5236

Area Code / Phone Number / Extension

770-246-1075

Area Code / FAX Number

kitty.kendrick@piedmontbankonline.com

E-mail Address

www.piedmontbankonline.com

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

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

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

C.I.

3812035

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

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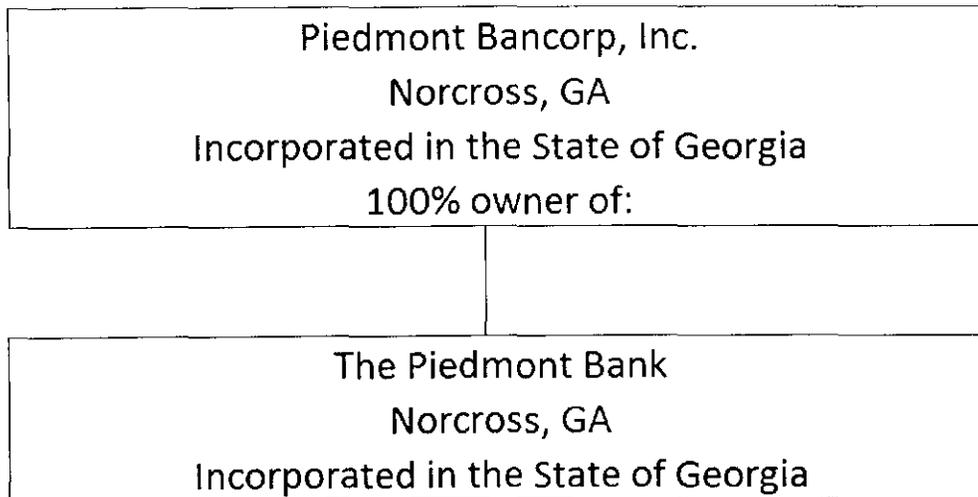
Public Volume

REVISED

Item 2a: Organization Chart

Form FR Y-6
Item 2a.

Piedmont Bancorp, Inc.
Norcross, Georgia
Fiscal Year Ended December 31, 2012



Results: A list of branches for your holding company: PIEDMONT BANK CORP., INC. 3812055 of NORCROSS, GA. The data are as of 12/31/2013. Data reflects information that was retrieved and processed through 02/24/2013.

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 location was sold or closed, enter 'Close' in the Data Action column and the date of closure date in the Effective Date column.
 Delete: If a branch data 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 Procedures

When you are finished, save a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are emailing 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 Summaries for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a tab-delimited format or via the FR Y-10 Online application - <https://fdomain.federalreserve.gov>.

* FDIC MINIMUM, Office Number, and ID_BSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_BSD*	Popular Name	Branch Address	City	State	Zip Code	County	Country	FDIC MINIMUM*	Office Number*	Head Office	Head Office ID_BSD*	Comments
OK	7/8/2009	Full Service	348935	PIEDMONT BANK, THE	2500 PEACHTREE PARKWAY	NORCROSS	GA	30092	GWINNETT	UNITED STATES	348935		PIEDMONT BANK, THE	348935	
Change	2/15/2010	Full Service	386355	DUNWOODY LOAN PRODUCTION OFFICE	5496 CHAMBLEE DUNWOODY ROAD	DUNWOODY	GA	30338	DEKALB	UNITED STATES	Not Required	Not Required	PIEDMONT BANK, THE	348935	Miss always been in
Change	7/12/2009	Full Service	386364	GWINNETT DRIVE BRANCH	185 SWINNETT DRIVE	LAWRENCEVILLE	GA	30046	GWINNETT	UNITED STATES	399502		PIEDMONT BANK, THE	348935	Corrected
OK	5/30/2009	Full Service	427397	OLD PEACHTREE BRANCH	1035 OLD PEACHTREE ROAD, NW	LAWRENCEVILLE	GA	30043	GWINNETT	UNITED STATES	494882		PIEDMONT BANK, THE	348935	