

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Johnny M. Irvin

Name of the Holding Company Director and Official

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.

*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]  
Signature of Holding Company Director and Official

3/29/2022  
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. \_\_\_\_\_

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

Date of Report (top-tier holding company's fiscal year-end):

12/31/2021

Month / Day / Year

n/a

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

Reporter's Name, Street, and Mailing Address

Liberty Bancorp of Georgia, Inc.

Legal Title of Holding Company

PO Box 845

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

Clayton

Georgia



30525

City

State

Zip Code

121 Rickman Street, Clayton GA 30525

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sandra Thurmond

SVP - Finance

Name

Title

706/782-4571/Ext. 244

Area Code / Phone Number / Extension

706/782-4606

Area Code / FAX Number

sthurmond@rabuncountybank.com

E-mail Address

n/a

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

Is confidential treatment requested for any portion of this report submission? ..... 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report ..... ☐

2. a letter justifying this request has been provided separately ... ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## 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.*

Legal Title of Subsidiary Holding Company

(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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City State  Zip Code

Physical Location (if different from mailing address)

# **ANNUAL REPORT OF BANK HOLDING COMPANY**

**FRY - 6**

**Liberty Bancorp of Georgia, Inc.  
Clayton, GA  
Fiscal Year Ending December 31, 2021**

**Report Item 1:** Annual report to Shareholders - not yet available. Will be forwarded as soon as available.

**Report Item 2:** (a) Organization Chart - see attached  
(b) Domestic Branch Listing - see attached

**Report Item 3:** 1. Securities Holders  
2. " "

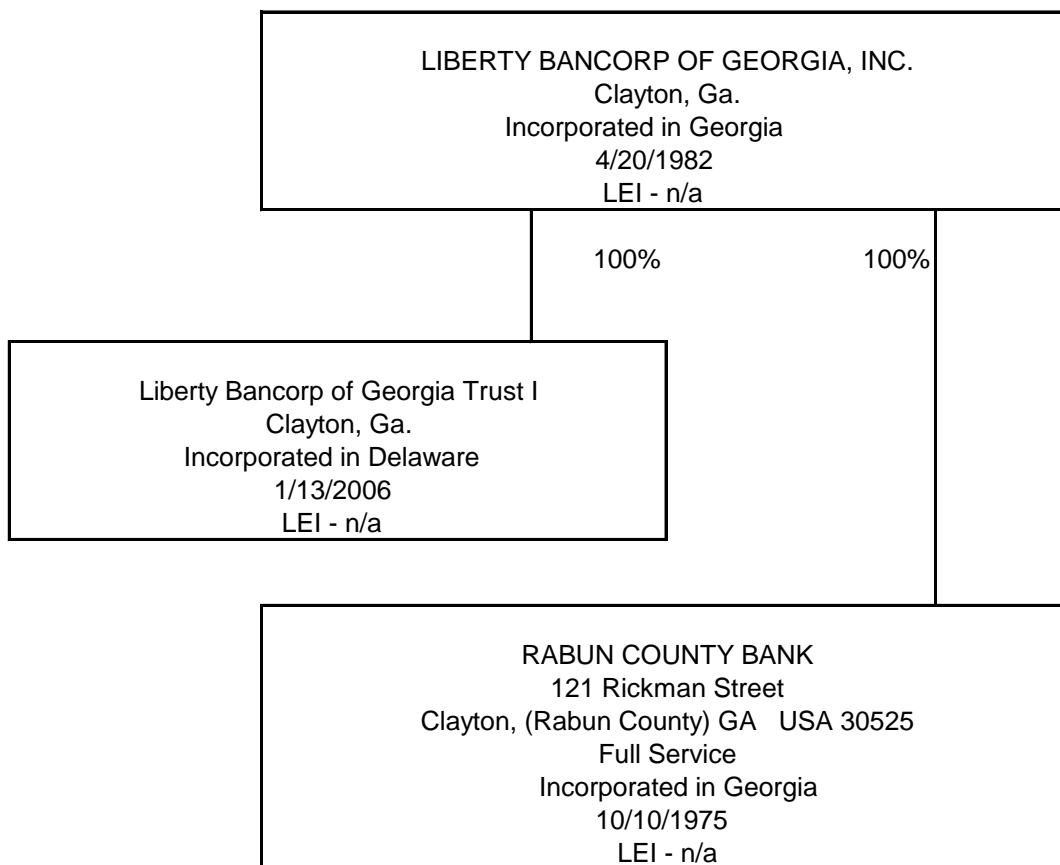
**Report Item 4:** Insiders - see attached

**Form FRY - 6**

**Liberty Bancorp of Georgia, Inc.  
Clayton, Ga  
Fiscal Year Ending December 31, 2021**

**Report Item 2 (a)**  
Organizational Chart

**ORGANIZATIONAL CHART**



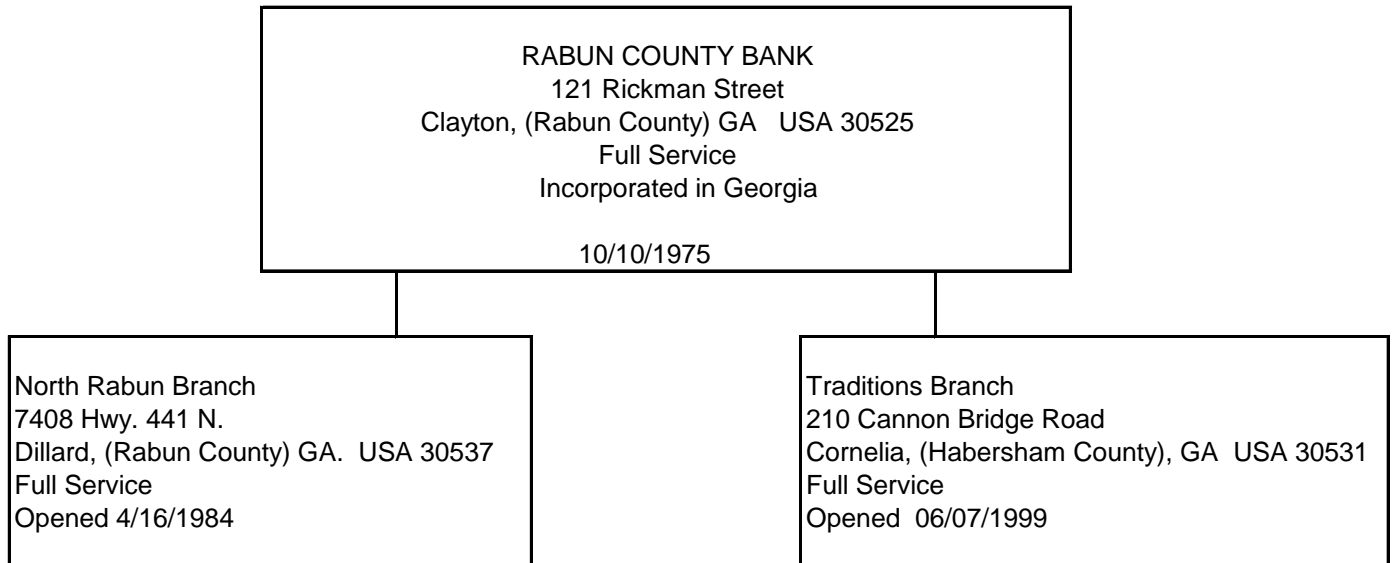
**Form FRY - 6**

**Liberty Bancorp of Georgia, Inc.  
Clayton, Ga  
Fiscal Year Ending December 31, 2021**

**Report Item 2 (b)**

Domestic Branch Listing

**DOMESTIC BRANCH LISTING**



Form FR Y-6

LIBERTY BANCORP OF GEORGIA, INC.  
Fiscal Year ending December 31, 2021

Report Item 3: Securities holders  
(1)(a)(b)(c) and 2(a)(b)(c)

(1) Current securities holders with ownership, control or holdings of 5% or more for Fiscal Year Ending December 31, 2021

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and percentage of Each Class of Voting Securities
Johnny Mark Irvin Tallulah Falls, Ga. USA	USA	300,000 36.049%
David Irvin Clarkesville, Ga. USA	USA	81,035 9.738%

(2) 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 12/31/2021

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and percentage of Each Class of Voting Securities
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**DOMESTIC BANK HOLDING COMPANY**  
**ANNUAL REPORT F.R.Y. - 6**  
**LIBERTY BANCORP OF GEORGIA, INC.**  
**Clayton, Georgia**  
**Fiscal year ending on December 31, 2021**

**Report Item 4 - Insiders**  
**(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)**

(1) Name & City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting shares in 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 of names of companies & percentage of voting securities held)
Johnny Mark Irvin Tallulah Falls, Ga. USA	CEO Rabun County Bank	Chairman, CEO & Director	Director, Secretary & CEO Rabun County Bank	Director & President - North Ga. Foods, Inc. Director & President - Southland Foods, Inc. Member - Lake Rabun Properties, LLC Member - 3I Irvin, Irvin, & Irvin, LLC Member - D J Irvin Properties, LLC Member - J&D Irvin Holdings, LLC Member & Manager - Tallulah Point, LLC	36.049%	N/A	North Ga. Foods, Inc.- 50% Southland Foods, Inc. - 50% Lake Rabun Properties, LLC - 50% 3I Irvin, Irvin, & Irvin, LLC - 50% D J Irvin Properties, LLC - 50% J&D Irvin Holdings, LLC - 50% Tallulah Point, LLC - 50%
Wanda Hutchison Lakemont, Ga. USA	Retired	Director	Director, Rabun County Bank	N/A	4.352%	N/A	N/A
Greg W. Funkhouser Clayton, Ga. USA	Pres. - Rabun County Bank	Director & Secretary	Director & Pres., Rabun County Bank	Director - City of Clayton Downtown Dev. Authority	1.671%	N/A	N/A
George G. Krivsky Clayton, Ga. USA	Retired	Director & CFO	Director, Rabun County Bank	Board Member - Rabun County Water Sewer Authority	3.244%	N/A	N/A
Claude Rickman Dillard, Ga. USA	Building Contractor	Director	Presiding Director, Rabun County Bank	Owner - Claude Rickman Construction, Inc. Advisory Board - Northeast Ga. Food Bank Board Member - Rabun County Water Sewer Authority	0.180%	N/A	Claude Rickman Construction, Inc.-51%
Samuel R. Beck Clayton, Ga. USA	Funeral Home Director/Mortician	Director	Director, Rabun County Bank	Coroner - Rabun County, Ga. Owner - Beck Funeral Home Chairman - Rabun County Water & Sewer Authority Commissioner - Clayton Housing Authority	0.531%	N/A	N/A Beck Funeral Home - 75%

DOMESTIC BANK HOLDING COMPANY  
ANNUAL REPORT F.R.Y. - 6  
LIBERTY BANCORP OF GEORGIA, INC.  
Clayton, Georgia  
Fiscal year ending on December 31, 2021

Report Item 4 - Insiders  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting shares in 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 of names of companies & percentage of voting securities held)
Stephen R. Arbitter Clayton, Ga. USA	Veterinarian	Director	Director, Rabun County Bank	Chief Executive Officer - Cathey Arbitter Farms Bus Park LLC Chief Operating Officer - Rabun Paws for Life Co-Chairman Tourism/Economic Development - Forward Rabun	0.300%	N/A	Cathey Arbitter Farms Bs. Park LLC-100%
Melanie I. Silvestri Atlanta, Ga. USA	Banker	Director	Director, Rabun County Bank	SVP - Credit Administration/South State Bank	1.859%	N/A	N/A
Robert E. Tritt Atlanta, Ga. USA	Attorney	Director	Director, Rabun County Bank	Partner - Dentons US, LLP Partner - Dentons United States, LLP	0.000%	N/A	N/A

*\*Rabun County Bank is a wholly owned subsidiary of Liberty Bancorp of Georgia, Inc.*