

GEORGIA BANCSHARES INC//  
Form 8-K  
March 23, 2004

**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 23, 2004

**Georgia Bancshares, Inc.**

(Exact name of registrant as specified in its charter)

| Georgia  | 333-74710                | 58-2646154                           |
|--|--------------------------|--------------------------------------|
| (State or other jurisdiction of incorporation) | (Commission File Number) | (I.R.S. Employer Identification No.) |

100 Westpark Drive, Peachtree City, Georgia 30269  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (770) 631-9488

2008 Highway 54 West, Fayetteville, Georgia 30214  
(Former name or former address, if changed since last report.)

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**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 7. Financial Statements. Pro Forma Financial Information and Exhibits.**

(c) Exhibits

Exhibit No.            Exhibit

99.1                      Year ended December 31, 2003 Press Release of Georgia Bancshares, Inc. dated March 23, 2004.

**Item 12. Results of Operations and Financial Condition.**

On March 23, 2004, Georgia Bancshares, Inc., holding company for The Bank of Georgia, issued a press release announcing its financial results for the year ended December 31, 2003. A copy of the press release is attached hereto as Exhibit 99.1.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**GEORGIA BANCSHARES, INC.**

By: /s/ C. Lynn Gable

Name: C. Lynn Gable

Title: Chief Financial Officer

Dated: March 23, 2004

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**EXHIBIT INDEX**

| Exhibit Number | Description   |
|----------------|---|
| 99.1           | Earnings Press Release for the year ended December 31, 2003 |

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