

GEORGIA BANCSHARES INC//  
Form 8-K  
May 14, 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): May 14, 2004

**Georgia Bancshares, Inc.**  
(Exact name of registrant  
as specified in its charter)

Georgia  
(State of Incorporation)

000-50188  
Commission File No.

58-2646154  
(I.R.S. Employer Identification No.)

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

(770) 631-9488  
(Telephone Number)

Not Applicable  
(Former name, former address and former fiscal year, 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            Earnings Press Release of Georgia Bancshares, Inc. dated May 14, 2004.

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

On May 14, 2004, Georgia Bancshares, Inc., holding company for The Bank of Georgia, issued a press release announcing its financial results for the period ended March 31, 2004. 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: May 14, 2004

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**EXHIBIT INDEX**

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