



Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):
December 31, 2011
Month / Day / Year

I, Benjamin W. Lindsey, Sr.
Name of the Bank Holding Company Director and Official
Chairman
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Trust Holding Company, Inc.
Legal Title of Bank Holding Company
P.O. Box 8
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Lenox GA 31637
City State Zip Code
50 West Central Ave., Lenox, GA 31637
Physical location (if different from mailing address)

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

Person to whom questions about this report should be directed:
Todd D. Giddens CPA
Name Title
478-929-3888
Area Code / Phone Number / Extension
478-923-7896
Area Code / FAX Number
tgiddens@nicholscauley.com
E-mail Address

Benjamin W. Lindsey
Signature of Bank Holding Company Director and Official
3/19/12
Date of Signature

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

For bank 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 2730495
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

RSSD Tiering for:
 TRUST HOLDING COMPANY, INC.
 Structure as of 20111216 and going downward

Seq Num	ID RSSD	Legal Name	AddL	City	State/ Country	Dist FR	Ent Type	Actv Code	Basis of Relatnshp	PCT
0001	2730495	TRUST HOLDING COMPANY, INC.		LENOX	GEORGIA	6	BHC	551111		
0002	894834	TRUST BANK, THE		LENOX	GEORGIA	6	NMB	52211	Vtg Eqty	100
Total Number of Entities in the tree		2								
Total Number of Unique Entities in the tree		2								

Tier Selection Criteria

RSSD Tiering for	2730495 TRUST HOLDING COMPANY, INC.
As of Date	20111216
Direction	Down
Selection Rule	All Entities
Branches - Domestic Institutions	No Branches
Branches - Foreign Institutions	No Branches

Explanatory Notes

Entity Type	Description
BHC	BANK HOLDING COMPANY
NMB	NON-MEMBER BANK
Primary Activity Code	Description
52211	COMMERCIAL BANKING
551111	OFFICES OF BANK HOLDING COMPANIES
Basis of Relationship	Description
Vtg Eqty	Voting Equity

Two asterisks (**) next to the Seq Num indicates that confidentiality is pending or granted.
 An asterisk (*) next to the Addl Line Num denotes the Seq Num at which the offspring of this entity are listed.
 A dot dot dot notation (...) next to Legal Name denotes a circular relationship.

Form FR Y-6
TRUST HOLDING COMPANY, INC.
Lenox, Georgia

Fiscal Year Ending December 31, 2011

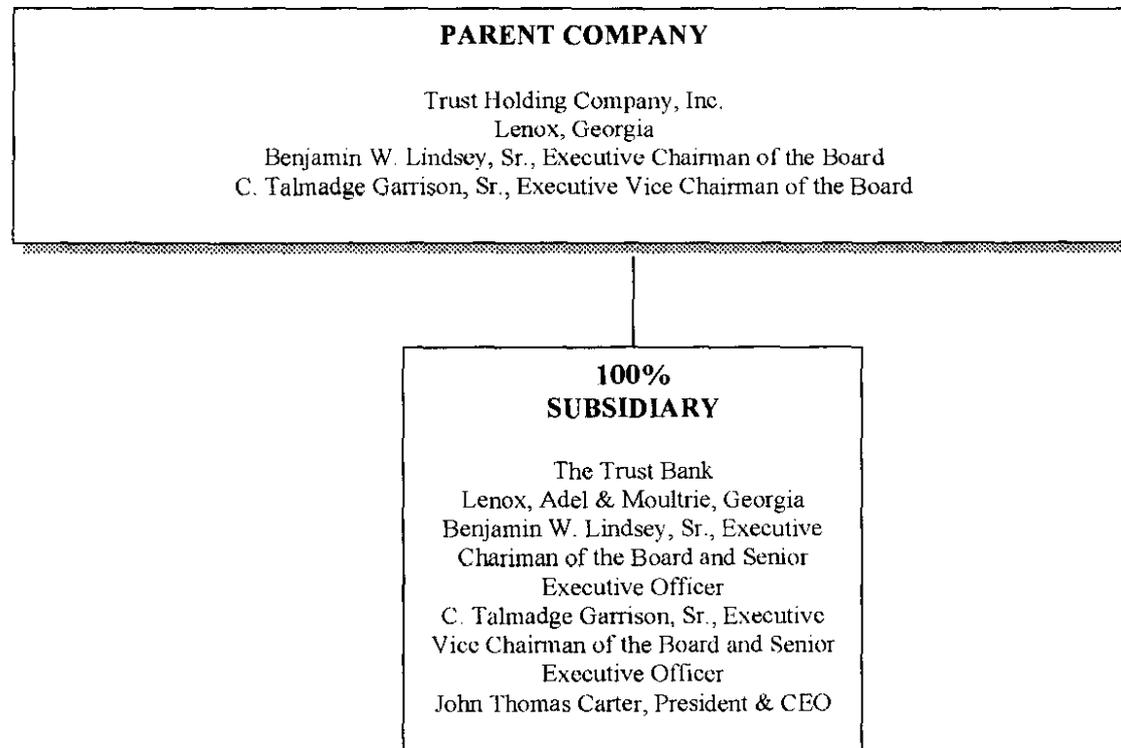
Report Item 1: Annual Report to Shareholders

Trust Holding Company, Inc. does not prepare an annual report for its shareholders. The Bank Holding Company's Financial Statements is attached.

Form FR Y-6
TRUST HOLDING COMPANY, INC.
Lenox, Georgia

Fiscal Year Ending December 31, 2011

Report Item 2a: Organizational Chart



Form FR Y-6
TRUST HOLDING COMPANY, INC.
Lenox, Georgia

Fiscal Year Ending December 31, 2011

Report Item 2b: Domestic Branch Listing

Results: A list of branches for your BHC: TRUST HOLDING COMPANY, INC. (2730495) of LENOX, GA. The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

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 listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.

Delete: If a branch listed 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 Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing 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 Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

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

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TRUST HOLDING COMPANY, INC.
Lenox, Georgia

Fiscal Year Ending December 31, 2011

Report Item 2b: Domestic Branch Listing

Data Action	Effective Date	Branch Service Type	Branch ID RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID RSSD*	Comments
		Full Service (Head Office)	894834	TRUST BANK, THE	50 WEST CENTRAL AVE	LENOX	GA	31637	COOK	UNITED STATES	8646	0	TRUST BANK, THE	894834	
		Full Service	772530	ADEL BRANCH	607 WEST 4TH STREET	ADEL	GA	31620	COOK	UNITED STATES	230310	1	TRUST BANK, THE	894834	
		Full Service	2968850	MOULTRIE BRANCH OFFICE	2424 TALLOKAS ROAD	MOULTRIE	GA	31768	COLQUITT	UNITED STATES	361239	2	TRUST BANK, THE	894834	

Form FR Y-6
TRUST HOLDING COMPANY, INC.
Lenox, Georgia

Fiscal Year Ending December 31, 2011

Report Item 3: Securities Holders

(1) Current Security Holders with ownership, control or holdings of 5% or more with power to vote as of 12-31-11.

(1)(a) Name	(1)(a) City, State	(1)(b) Country of Citizenship	(1)(b) Number of Voting Securities	(1)(b) Percentage of Voting Securities
Benjamin W. Lindsey, Sr.	Lenox, GA	U.S.A.	1,588,200	79.60%
C. Talmadge Garrison, Sr.	Dawsonville, GA	U.S.A.	156,829	7.86%
Lamar Betts	Sparks, GA	U.S.A.	105,602	5.29%

(2) Security 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 last fiscal year ending 12-31-11.

(2)(a) Name	(2)(a) City, State	(2)(b) Country of Citizenship	(2)(b) Number of Voting Securities	(2)(b) Percentage of Voting Securities
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None

Form FR Y-6
TRUST HOLDING COMPANY, INC.
Lenox, Georgia

Fiscal Year Ending December 31, 2011

Report Item 4: Insiders

(1) Names City, State	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 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)
Benjamin W. Lindsey, Sr. Lenox, GA	None	Executive Chairman of the Board	Executive Chairman of the Board and Senior Executive Officer – The Trust Bank	None	79.60% (1,588,200 shares)	None	None
C. Talmadge Garrison, Sr. Dawsonville, GA	None	Executive Vice Chairman of the Board	Executive Vice Chairman of the Board and Senior Executive Officer – The Trust Bank	None	7.86% (156,829 shares)	None	None
Lamar Betts Sparks, GA	Farmer	Director	Director – The Trust Bank	None	5.29% (105,602 shares)	None	None