

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):
12/31/2011
Month / Day / Year

Robert R. Jones, III
Name of the Bank Holding Company Director and Official
CEO/President & director
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
United Bancorporation of Alabama, I.
Legal Title of Bank Holding Company
P.O. Box 8
(Mailing Address of the Bank Holding Company) Street / P.O. Box
ATMORE AL 36502
City State Zip Code
200 East Nashville Avenue, Atmore,
Physical location (if different from mailing address)
Alabama 36502

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:
Tina Brooks Corporate Secretary
Name Title
(251) 446-6001
Area Code / Phone Number / Extension
(251) 446-6152
Area Code / FAX Number
tbrooks@ubankal.com
E-mail Address
www.unitedbank.com
Address (URL) for the Bank Holding Company's web page

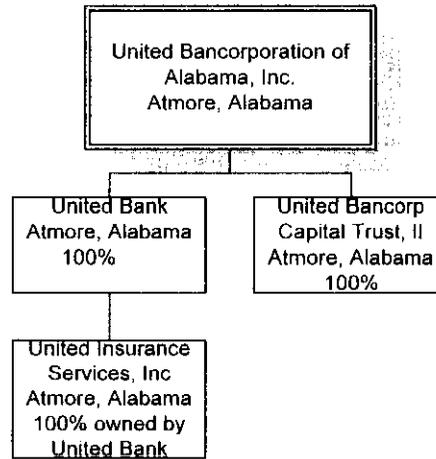
Robert R. Jones, III CEO + CEO
Signature of Bank Holding Company Director and Official
3/27/12
Date of Signature

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 1083895
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

Form FR Y-6 United Bancorporation of Alabama, Inc., Atmore, Alabama



FR Y-6 December 31, 2011
United Bancorporation of Alabama, Inc.
P. O. Box 8
Atmore, AL 36504-0008

Report Item 1: United Bancorporation of Alabama, Inc., is registered with the SEC

Report Item 2: Organization Chart (Attached)

Report Item 2b: Responded via email 3/30/2012

Report Item 3: Shareholders

1A. NONE

1B. N/A

1C. N/A

Report Item 3: 1. U. S. Treasury TARP CPP Program
Washington, D. C., U.S. A
110,298.40 warrants = to 4.66%
2. N/A

Report Item 4: Directors and Officers

1. L. Walter Crim
Monroeville, Alabama, U.S.A.
 2. Owner, Central Farm Supply
 - 3A. Director, United Bancorporation of Alabama, Inc.
 - 3B. Director, United Bank
 - 3C. Owner, Central Farm Supply
 - 4A. 17,237 0.73%, Class A Common Stock
Includes 5573 shares own jointly with his grandchildren
 - 4B. None
 - 4C. Central Farm Supply, 100%
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1. Richard K Maxwell
Atmore, Alabama, U.S.A.
 2. Owner, Maxwell Construction, Inc., Owner, West Side Storage Company
Partner, Triterra Development Co., LLC
 - 3A. Director, United Bancorporation of Alabama, Inc.
 - 3B. Director, United Bank
 - 3C. Owner, Maxwell Construction, Inc., Owner, West Side Storage Company
Partner, Triterra Development Co., LLC
 - 4A. 8,421 shares, 0.36%, Class A Common Stock
 - 4B. None
 - 4C. Maxwell Construction, Inc. 100%, West Side Storage Company, 100 %
Triterra Development Co, LLC--50%
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1. Michael R. Andreoli
Bay Minette, Alabama, U.S.A.
 2. Partner, Robertson, Andreoli and Covington
 - 3A. Director, of United Bancorporation of Alabama, Inc.
 - 3B. Director, Vice Chairman of United Bank
 - 3C. Partner, Robertson, Andreoli and Covington
 - 4A. 13,838 shares, 0.58%, Class A Common Stock
Includes 2,741 shares owned jointly with his wife and 282 shares owned jointly with his children; 2,476 shares owned in his Individual Retirement Account; and 2,800 shares which may be acquired within 60 days upon exercise of options.
 - 4B. None
 - 4C. 33% Partner, Robertson, Andreoli and Covington; 50% ALCO Properties; 33% Minnow LLC.
-

1. Robert R. Jones, III
Atmore, Alabama, U.S.A.
 2. None
 - 3A. Director President, and CEO of United Bancorporation of Alabama, Inc.
 - 3B. Director, President, and Chief Executive Officer, United Bank
 - 3C. None
 - 4A. 68,148 shares, 2.88%, Class A Common Stock
Includes 9,882 shares owned jointly with his wife; 3,891 shares owned by United Bank in his Individual Retirement Account; 2,631 shares owned by United Bank in an Individual Retirement Account for his wife; 331 shares owned jointly by his wife and his daughter; and 8,160 shares which may be acquired within 60 days upon exercise of options.
 - 4B. None
 - 4C. None
-

1. William J. Justice
Flomaton, Alabama, U.S.A.
 2. Past President and Chief Executive Officer, Greenlawn Pharmacy
 - 3A. Director and Chairman, United Bancorporation of Alabama, Inc.
 - 3B. N/A
 - 3C. Past President and Chief Executive Officer, Greenlawn Pharmacy
 - 4A. 36,604 shares, 1.55%, Class A Common Stock
Includes 19,346 shares owned jointly with his wife; 6,565 shares owned by his wife, as to which shares Mr. Justice disclaims beneficial ownership; and 805 shares owned by Mr. Justice for his granddaughters, as to which shares Mr. Justice disclaims beneficial ownership; 166 shares owned by United Bank in an Individual Retirement Account for his wife and 156 shares owned by United Bank in his Individual Retirement Account.
 - 4B. None
 - 4C. None
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1. Dale M. Ash
Atmore, Alabama, U.S.A.
 2. Partner, Controller, Pepsi-Cola Bottling Company of Atmore and of South Alabama Vending Company and Weeks Bank Mitigation Bank.
 - 3A. Director, United Bancorporation of Alabama, Inc.
 - 3B. Director, United Bank
 - 3C. Partner, Treasurer, Pepsi-Cola Bottling Co. of Atmore, Vice President of South Alabama Vending and Partner of Wetlands Restorations, LLC
 - 4A. 18,165 shares, 0.77%, Class A Common Stock Includes 2,486 shares owned jointly with her children and 1,366 shares, which may be acquired within 60 days upon exercise of options and 2,115 shares her Individual Retirement Account.
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4B. None

4C. 33.33% ownership in Pepsi-Cola Bottling Company of Atmore, 23.33% ownership in South Alabama Vending and 33.33% ownership in Wetlands Restoration, LLC.

1. David D. Swift

Atmore, Alabama, U.S.A.

2. Vice-President, Swift Lumber, Inc.; President & CEO, Swift Supply, Inc.; Partner, Palustris Products, Ltd.

3A. Director and Vice-Chairman, United Bancorporation of Alabama, Inc.

3B. Director and Chairman, United Bank

3C. Vice-President, Swift Lumber, Inc.; President, Swift Supply, Inc.; Partner, Palustris Products, Ltd.

4A. 61,440 shares, 2.59 %, Class A Common Stock

Includes 8,217 shares owned by his wife; 21,202 shares held by a limited liability company of which Mr. Swift is a member and 522 shares held by his wife as trustee, as to all which shares Mr. Swift disclaims beneficial ownership.

4B. None

4C. 33.33% ownership in Palustris Products, Ltd.

1. Leslie H. Cunningham

Atmore, Alabama, U.S.A.

2. Owner, Cunningham Farms

3A Director, United Bancorporation of Alabama, Inc

3B Director, United Bank

3C Owner, Cunningham Farms

4A 45,155 shares, 1.91%, Class A Common Stock

Includes 1,200 shares which may be acquired within 60 days upon exercise of options

4B. None

4C 100% owner of Cunningham Farms

1. Allen O Jones

Mobile., Alabama U.S.A.

2. None

3A. CFO and Treasurer, United Bancorporation of Alabama, Inc.

3B. CFO, United Bank

3C. None

4A 1,676 shares, 0.07 %, Class A Common Stock

Includes 1,105 shares owned jointly with his wife and 570 shares owned by Allen O Jones Jr.

4B. None

4C. None

RSSD Tiering for:
 UNITED BANCORPORATION OF ALABAMA, INC.
 Structure as of 20111219 and going downward

Seq Num	ID RSSD	Legal Name	AddL	City	State/ Country	Dist FR	Ent Type	Actv Code	Basis of Relatnshp	PCT
0001	1083895	UNITED BANCORPORATION OF ALABAMA, INC.		ATMORE	ALABAMA	6	BHC	551111		
0002	3487488	UNITED BANCORP CAPITAL TRUST II		ATMORE	ALABAMA	6	DEO	52599	Vtg Eqty	100
0003	994435	UNITED BANK		ATMORE	ALABAMA	6	NMB	52211	Vtg Eqty	100
0004	3050396	UNITED INSURANCE SERVICES, INC.		ATMORE	ALABAMA	6	DEO	52421	Vtg Eqty	100

Total Number of Entities in the tree 4

Total Number of Unique Entities in the tree 4

Tier Selection Criteria

RSSD Tiering for	1083895 UNITED BANCORPORATION OF ALABAMA, INC.
As of Date	20111219
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
DEO	DOMESTIC ENTITY OTHER
NMB	NON-MEMBER BANK
Primary Activity Code	Description
52211	COMMERCIAL BANKING
52421	INSURANCE AGENCIES AND BROKERAGES
52599	OTHER FINANCIAL VEHICLES
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.

Results: A list of branches for your BHC: UNITED BANCORPORATION OF ALABAMA, INC. (1083895) of ATMORE, AL.
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**

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.

Data Action	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code
ok	Full Service (Head Office)	994435	UNITED BANK	200 EAST NASHVILLE AVENUE	ATMORE	AL	36502
ok	Full Service	748030	SOUTHSIDE BRANCH	164 LINDBERG AVENUE	ATMORE	AL	36502
ok	Full Service	2765518	COURTHOUSE SQUARE BRANCH	404 COURTHOUSE SQUARE	BAY MINETTE	AL	36507
ok	Full Service	3225103	MCMEANS BRANCH	615 MCMEANS AVENUE	BAY MINETTE	AL	36507
ok	Full Service	932231	FLOMATON BRANCH	705 SIDNEY MANNING BLVD	FLOMATON	AL	36441
ok	Full Service	2481658	FOLEY BRANCH	516 SOUTH MCKENZIE STREET	FOLEY	AL	36535
ok	Full Service	628936	FRISCO CITY BRANCH	4285 BOWDEN STREET	FRISCO CITY	AL	36445
ok	Full Service	2612854	LILLIAN BRANCH	34354 U. S. HWY 98	LILLIAN	AL	36549
ok	Full Service	3744435	LOXLEY RETAIL BRANCH	1059 WEST LOXLEY AVENUE	LOXLEY	AL	36551
ok	Full Service	3048816	MAGNOLIA SPRINGS BRANCH	12512 MAGNOLIA SPRINGS HIGHWAY	MAGNOLIA SPRINGS	AL	36555

ok	Full Service	220237	MONROEVILLE BRANCH	1588 SOUTH ALABAMA AVENUE	MONROEVILLE	AL	36460
ok	Full Service	3024098	SILVERHILL BRANCH	21950 BROAD STREET	SILVERHILL	AL	36576
ok	Full Service	3673599	EASTERN SHORE CENTRE BRANCH	30500 HIGHWAY 181, SUITE 100	SPANISH FORT	AL	36527
ok	Limited Service	3741975	SPANISH FORT PROPERTY	7330 SPANISH FORT BLVD	SPANISH FORT	AL	36527
ok	Full Service	3290790	SUMMERDALE BRANCH	1015 SOUTHWEST FIRST STREET	SUMMERDALE	AL	36580
ok	Full Service	3342644	JAY BRANCH	14038 ALABAMA STREET	JAY	FL	32565
ok	Full Service	3385258	MILTON OFFICE	5907 BERRYHILL ROAD, MEDICAL PARK DRIVE	MILTON	FL	32570
ok	Full Service	3744444	PACE BRANCH	3615 HIGHWAY 90	PACE	FL	32571