

Board of Governors of the Federal Reserve System



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, Randall Clemons

Name of the Bank Holding Company Director and Official

President and CEO

Title of the Bank Holding Company Director and Official

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.

Reporter's Name, Street, and Mailing Address

Wilson Bank Holding Company

Legal Title of Bank Holding Company

PO 768- 623 West Main Street

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

Lebanon

TN

37087

City

State

Zip Code

Physical location (if different from mailing address)

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:

Lisa Pominski

Sr VP and CFO

Name

Title

6154436612

Area Code / Phone Number / Extension

6154437117

Area Code / FAX Number

lpominski@wilsonbank.com

E-mail Address

wilsonbank.com 

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

Randall Clemons
Signature of Bank Holding Company Director and Official

3/8/2012
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
C.I.

2004141

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

For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address, and physical locations of each of their subsidiary bank holding companies below.

Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
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City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)

WILSON BANK HOLDING COMPANY
FORM FR Y-6

ITEM 1 - ANNUAL REPORT TO SHAREHOLDERS

The bank holding company prepares an annual report for its shareholders. The December 31, 2011 Annual Report of Wilson Bank Holding Company (the, "Company"), mailed to shareholders and incorporated by reference into the Form 10-K is filed with the Securities and Exchange Commission.

ITEM 2 A ORGANIZATIONAL CHART

An organizational chart of the company is attached as Exhibit B.

ITEM 2B- BRANCH LISTING

A branch listing of the subsidiary Wilson Bank & Trust is attached as Exhibit C.

ITEM 3 - SHAREHOLDERS

The Company has only one class of voting securities which is the common stock. No shareholder owns nor controls more than five percent of this class of stock.

ITEM 4 - INSIDERS

CHARLES BELL (Director)

1. Lebanon, Tennessee 37087; USA
2. Owner Horn Springs Angus Farm (Lebanon, TN) Consultant (1995-Present) and President (until 1995)- Lebanon Aluminum Products Inc
- 3a. Director of the Company
- 3b. Director of Wilson Bank & Trust (subsidiary of the Company)

- 3c. Wilson County Water Authority (Lebanon, TN)- Director

- 4a. 109,178 (1.49%)
- 4b. None
- 4c. None

JACK W. BELL (Director)

1. Lebanon, TN 37087; USA
2. President/Owner- Jack Bell Builders, Inc. (Lebanon, TN)
- 3a. Director of the Company
- 3b. Director of Wilson Bank & Trust (subsidiary of the Company)

- 3c. Jack Bell Builders, Inc. (Lebanon, TN) – President/Owner
Horn Springs Development (Lebanon, TN)- Chief Manager
Brown Bell Builders LLC (Lebanon, TN)- Partner

- 4a. 69,702 Shares (0.95%)
- 4b. None
- 4c. Jack Bell Builders, Inc.- 100% of common stock
Brown-Bell LLC- 50% of common stock
Horn Springs Development- 50% of common stock

WILLIAM MACKEY BENTLEY

1. Lebanon, TN 37087; USA
2. President/Owner- Bentley's Heating and Air Conditioning, Inc. (Lebanon, TN)
- 3a. Director of the Company
- 3b. Director of Wilson Bank & Trust (subsidiary of the Company)
- 3c. Bentley's Heating and Air Conditioning, Inc. (Lebanon, TN) - President/Owner
Highland Enterprises, Inc. (Lebanon, TN) Director
Mid Tenn Enterprises, Inc. (Lebanon, TN)-Secretary
Friendship Christian School (Lebanon, TN) Director
- 4a. 58,111 shares (.80%)
- 4b. None
- 4c. Bentley's Electric Co., Inc. (Lebanon, TN) -76% stock ownership
Highland Enterprises, Inc. (Lebanon, TN) - 25% of common stock
Mid-Tenn Enterprises, Inc. (Lebanon, TN) - 25% of common stock

J. RANDALL CLEMONS (Director and Executive Officer)

1. Lebanon, TN 37087; USA
2. Chief Executive Officer and Chairman of Board of Wilson Bank & Trust
- 3a. President, Chief Executive Officer and Director of the Company
- 3b. Chief Executive Officer and Chairman of Board of Wilson Bank and Trust (subsidiary of the Company)

- 3c. Wilson County Promotions Inc- Treasurer & Exec Board member
Granville Museum Inc- President

- 4a. 112,438 shares (1.54%)
- 4b. None
- 4c. Granville Bed & Breakfast, LLC- 100%

JAMES F. COMER (Director)

1. Lebanon, TN 37087 ; USA
2. Owner/ President, Comerica Enterprises, Inc. (Lebanon, TN)
- 3a. Director of the Company
- 3b. Director of Wilson Bank & Trust (subsidiary of the Company)

- 3c. Classic Coaches Inc.(Lebanon, TN) –Director and President
Comerica Enterprises- President
Gridiron Construction LLC – Partner
B and C Investors – Partner
Comer Farms - Owner

- 4a. 18,021 shares (.25%)
- 4b. None
- 4c. Classic Coaches Inc, Lebanon, TN 33.33%
Comerica Enterprises, Lebanon, TN 100%
Gridiron Construction LLC, Lebanon, TN 9.8%

JERRY L. FRANKLIN (Director)

1. Lebanon, TN 37087; USA
2. Retired Businessman-Ponderosa Restaurants Franchisee until 2008
- 3a. Secretary and Director of the Company
- 3b. Director of Wilson Bank & Trust (subsidiary of the Company)
- 3c. None

- 4a. 83,061 shares (1.14%)
- 4b. None
- 4c. None

JOHN B. FREEMAN (Director)

1. Lebanon, TN 37087; USA
2. Retired Businessman, Manager (until 2000) Auto Parts and Service, Inc. (Lebanon, TN)
- 3a. Director of the Company
- 3b. Director of Wilson Bank & Trust (subsidiary of the Company)

- 3c. Rolling Acres Farm, Inc. (Lebanon, TN)- President
- 4a. 36,489 shares (.50%)
- 4b. None
- 4c. Rolling Acres Farm, Inc.-84% of common stock

HAROLD R. PATTON (Director)

1. Watertown, TN 37184; USA
2. Retired, Manager (until 2001) Wilson County Farmers Co-op (Lebanon, TN)
- 3a. Director of the Company
- 3b. Director of Wilson Bank & Trust (subsidiary of the Company)

- 3c. None
- 4a. 48,773 shares (.67%)
- 4b. None
- 4c. None

JAMES ANTHONY PATTON (Director)

1. Lebanon, TN 37087; USA
2. Sales Representative, Remar, Inc. (Lebanon, TN)
- 3a. Chairman and Director of the Company
- 3b. Director of Wilson Bank & Trust (subsidiary of the Company)

- 3c. Remar, Inc. (Lebanon, TN) Director

- 4a. 23,434 shares (.32%)
- 4b. None
- 4c. None

JOHN R. TRICE (Director)

1. Lebanon, TN 37087 ; USA
2. President/Owner – Trice Appraisal and Accounting Services (Lebanon, TN)
- 3a. Director of the Company
- 3b. Director of Wilson Bank and Trust (subsidiary of the Company)

- 3c. TGT Development- (Lebanon, TN)- Partner
Trice Family Investment (Lebanon, TN)- Trustee

- 4a. 88,043 shares (1.21%)
- 4b. None
- 4c. TGT Development- 33.3%
Trice Family Investment LLC 30%

ROBERT T. VANHOOSER (Director)

1. Lebanon, TN 37087; USA
2. Retired
- 3a. Director of the Company
- 3b. Director of Wilson Bank and Trust (subsidiary of the Company)

- 3c. None
- 4a. 23,627 shares (.32%)
- 4b. None
- 4c. None

HERBERT ELMER RICHERSON (Director)

1. Lebanon, TN 37087; USA
2. President – Wilson Bank & Trust (Lebanon, TN)
- 3a. Director of the Company
- 3b. President and Director of Wilson Bank & Trust (subsidiary of the Company)

- 3c. Industrial Development Board of Wilson County, Sec/Treasurer
- 4a. 51,590 shares (.70%)
- 4b. None
- 4c. None

EXHIBIT B

Item 2a. Organizational Chart

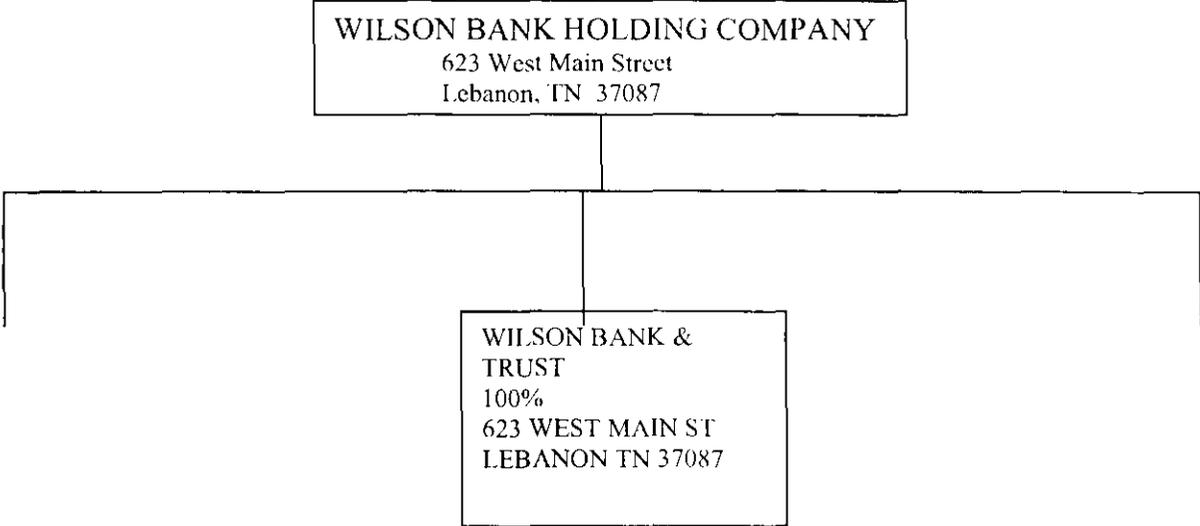


EXHIBIT C

ITEM 2b. Branch Listing

Lebanon Office		623 West Main St, Lebanon, TN 37087	USA	Full Service	
Baddour Pkwy		1444 Baddour Pkwy; Lebanon, TN 37087	USA	Full Service	
Watertown Office		402 Public Square, Watertown, TN 37184	USA	Full Service	
Gladeville Office		8875 Stewarts Ferry Pke, Gladeville, TN 37071	USA	Full Service	
TN BLVD Office		200 TN Blvd; Lebanon, TN 37087	USA	Full Service	
Mt Juliet Office		1476 North Mt Juliet Rd, Mt Juliet, TN 37122	USA	Full Service	
Walmart Supercenter		615 South Cumberland, Lebanon, TN 37087	USA	Full Service	
Castle Heights N Office		1130 Castle Heights North, Lebanon, TN 37087	USA	Full Service	
Hermitage Office		4736 Andrew Jackson Pkwy; Hermitage TN 37076	USA	Full Service	
Leeville Pke Office		440 Hwy 109N; Lebanon, TN 37087	USA	Full Service	
HWY 70; Mt Juliet		11835 Hwy 70, Mt Juliet, TN 37122	USA	Full Service	
Memorial Office		3110 Memorial Blvd, Murfreesboro, TN 37129	USA	Full Service	
Trousdale Bank & Trust (Hartsville Office)		127 McMurry Blvd ; Hartsville, TN 37074	USA	Full Service	
Donelson Office		217 Donelson Pke; Donelson, TN 37214	USA	Full Service	
Broad Street Office		802 NW Broad, Murfreesboro, TN 37129	USA	Full Service	
Smyrna Office		210 Commerce Dr, Smyrna TN 37167	USA	Full Service	
Church Street		2640 South	USA	Full Service	

Office		Church St, Murfreesboro TN 37127			
Dekalb Community Bank (Smithville Office)		576 West Broad St, Smithville TN 37166	USA	Full Service	
Alexandria Office		306 Brush Creek Rd, Alexandria, TN 37012	USA	Full Service	
Community Bank of Smith county (Carthage office)		1300 Main Street N, Carthage, TN 37030	USA	Full Service	
Gordonsville Office		7 New Middleton Hwy ; Gordonsville TN 38563	USA	Full Service	
McKendree Village		4347 Lebanon Rd, Hermitage, TN 37076	USA	Full Service	
Providence Office		709 S. Mt. Juliet Rd, Mt. Juliet, TN 37122	USA	Full Service	
Gallatin Office		455 West Main St. Gallatin, TN 37066	USA	Full Service	
Mortgage Center		1436 West Main St; Lebanon, TN 37087	USA	Mortgage Center	
Loan Production Office		393 Maple Street Suite 100A Gallatin TN 37066	USA	Loan Production Office	