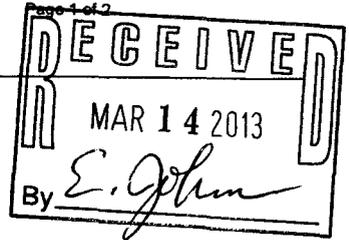


Board of Governors of the Federal Reserve System



Annual Report of 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)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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). (See page one of the general instructions for more detail of who must file.) 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 Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier 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.

I, Benjamin W. Lindsey, Sr.

Name of the Holding Company Director and Official
 Chairman

Title of the Holding Company Director and Official

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

Benjamin W. Lindsey
 Signature of Holding Company Director and Official
 MARCH 11, 2013

Date of Signature

For 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 27 30 495
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2012

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Trust Holding Company, Inc.

Legal Title of Holding Company

P.O. Box 8

(Mailing Address of the 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)

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

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

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

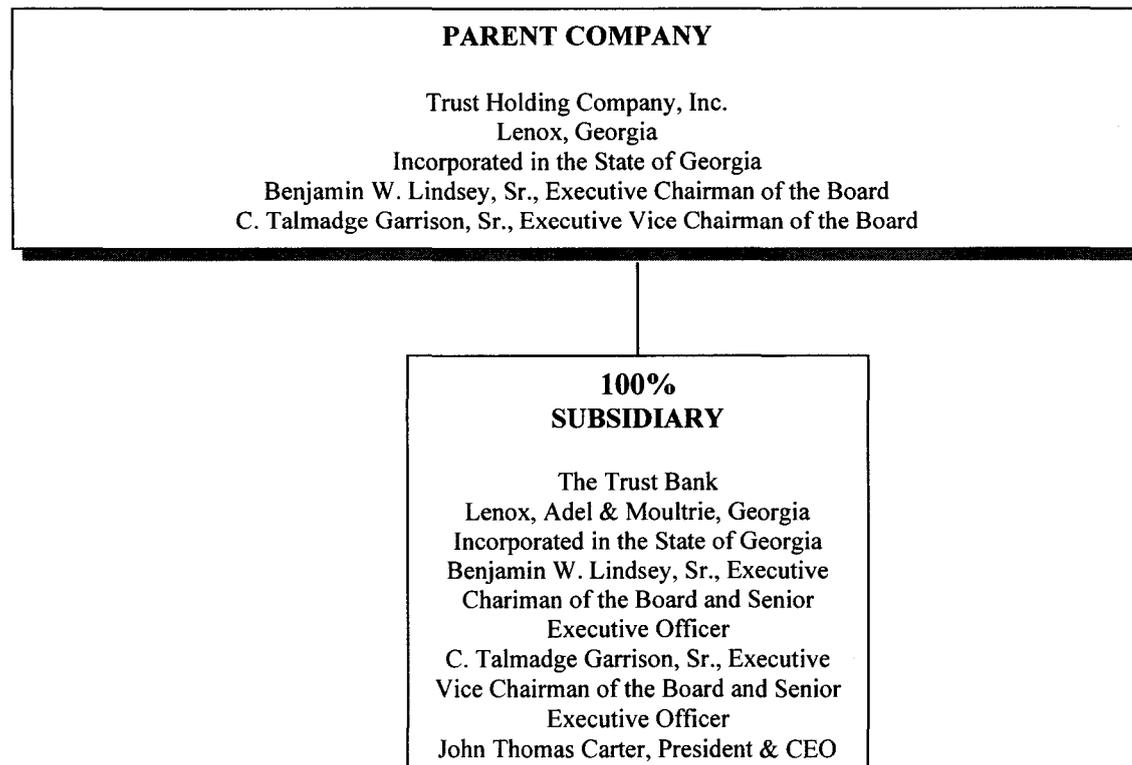
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

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

Fiscal Year Ending December 31, 2012

Report Item 2a: Organizational Chart



Revised

ITEM 2

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

Fiscal Year Ending December 31, 2012

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 12/31/2012. Data reflects information that was received and processed through 01/06/2013.

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.

Revised

ITEM 2

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

Fiscal Year Ending December 31, 2012

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
OK		Full Service (Head Office)	894834	TRUST BANK, THE	50 WEST CENTRAL AVE	LENOX	GA	31637	COOK	UNITED STATES	8646	0	TRUST BANK, THE	894834	
OK		Full Service	772530	ADEL BRANCH	607 WEST 4TH STREET	ADEL	GA	31620	COOK	UNITED STATES	230310	1	TRUST BANK, THE	894834	
OK		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, 2012

Report Item 3: Securities Holders

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

(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.	1,607,800	78.28%
C. Talmadge Garrison, Sr.	Dawsonville, GA	U.S.A.	174,029	8.47%
Lamar Betts	Sparks, GA	U.S.A.	105,602	5.14%

(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 12-31-12.

(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, 2012

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	78.28% (1,607,800 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	8.47% (174,029 shares)	None	None
Lamar Betts Sparks, GA	Farmer	Director	Director – The Trust Bank	None	5.14% (105,602 shares)	None	None