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.

I, Marty Maynord
Name of the Bank Holding Company Director and Official

President, CEO, and Director
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.

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.

Signature of Bank Holding Company Director and Official

1/31/12
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 1082473, 2226475
C.I.

Date of Report (top-tier bank holding company's fiscal year-end):
December 31, 2011
Month / Day / Year

Reporter's Name, Street, and Mailing Address
American Bancshares Corp
Legal Title of Bank Holding Company
1450 Neal Street
(Mailing Address of the Bank Holding Company) Street / P.O. Box

Cookeville	TN	38501
City	State	Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Clarence M. Lewter	CPA
Name	Title

615-360-5500
Area Code / Phone Number / Extension
615-399-3663
Area Code / FAX Number
marty.lewter@crowehorwath.com
E-mail Address
americanbt.com (em)
Address (URL) for the Bank 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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection.

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

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

City | State | Zip Code

Physical location (if different from mailing address)

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AMERICAN BANCSHARES CORP.
Form FR Y-6
Annual Report
Report Iems Index
2011

1. **Bank Holding Company Financial Statements**

   A. Form 10-K filed with the Securities and Exchange Commission - NONE

   B. Annual report to shareholders - NONE

2. **Organizational Chart**

   See Exhibit A

3. **Listing of Domestic Branches**

   See Exhibit B

3. **Shareholders**

   See Exhibit C

4. **Directors, Officers and Principal Shareholders**

   See Exhibit D

Exhibit A

AMERICAN BANCSHARES CORP.

Organization Chart

December 31, 2011

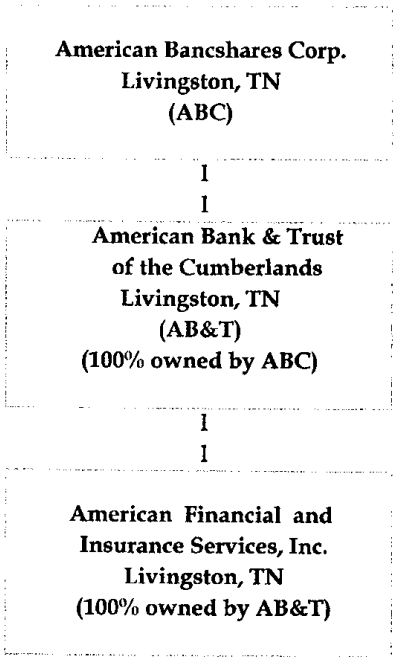

Exhibit B

AMERICAN BANCSHARES CORP.

Domestic Branch Listing

December 31, 2011

	Popular Name	Date of changes in current year	Street Address	City	County	State	Country	Zip Code	Branch Service Type
1	Livingston Office	N/A	√808 West Main Street	Livingston	Overton	TN	USA	38570	Full Service
2	Neal Street	N/A	√1450 Neal Street	Cookeville	Putnam	TN	USA	38501	Full Service

Missing 155 South Jefferson Ave Branch

Exhibit D

AMERICAN BANCSHARES CORP.
Directors, Officers and Principal Shareholders
December 31, 2011

Name and Address	Principal Occupation if other than with American Bancshares Corp.	Position With American Bancshares Corp.	Position With American Bank and Trust of the Cumberlands	Position With American Financial and Insurance Services, Inc.	Position with Other Business	Percentage of Voting Shares in Subsidiaries	Percentage of Voting Shares in American Bancshares Corp	Other Business if 25% or More of Voting Shares are Held	
Johnny F. Coleman Livingston, TN 38570	Construction & Oil Co. Owner	Director	Director	Director	Mid-State Construction Co. - Pres. JFC Properties-Member/Manager Mid State Drilling Co. LLC - member C&M Development-Member/Mgr.	None	16.15%	Mid-State Construction Co. JFC Properties Mid State Drilling Co. LLC C&M Development	60% 50% 78% 50%
J. Steve Daniels Livingston, TN 38570	Attorney	Secretary & Director	Secretary & Director	Director	Daniels & Meadows, Attorney at Law	None	16.41%	Daniels & Meadows, Attorney at Law	95%
Buckie D. Parsons, DDS Livingston, TN 38570	Dentist	Chairman Director	Chairman Director	Director	Buckie D. Parsons, DDS-owner	None	13.82%	Buckie D. Parsons, DDS	100%
Kenneth Copeland Livingston, TN 38570	Farmer	Director	Director	Director	None	None	8.35%	None	None
John Kelly Coleman Livingston, TN 38570	Construction & Oil Co. Owner	Director	Director	Director	Mid State Construction Co.-VP Mid State Drilling-VP Tri-Coleman Properties - Member/Mgr.	None None None	2.74%	Mid State Construction Co. Mid State Drilling Tri-Coleman Properties	40% 11% 33%
Marty Maynord Livingston, TN 38570	None	President / CEO & Director	President / CEO & Director	President / CEO & Director	None	None	1.18%	None	None
Sally Kimble Cookeville, TN 38501	None	CFO/COO	CFO/COO	CFO/COO	None	None	0.78%	None	None
Jimmy Hull Cookeville, TN 38501	None	Community President and Director	Community President and Director	Community President and Director	None	None	0.39%	None	None

Exhibit E

AMERICAN BANCSHARES CORP.

Shareholders Owning 5% or More of Registrants' Shares

December 31, 2011

Name and Address	Country of Citizenship	Shares of Registrant Owned	
		Number	Percentage (1)
Johnny F. Coleman Livingston, Tennessee 38570	U.S.A.	41.32	16.15%
J. Steve Daniels Livingston, Tennessee 38570	U.S.A.	42.00	16.41%
Buckie D. Parsons, DDS Livingston, Tennessee 38570	U.S.A.	35.36	13.82%
Kenneth Copeland Livingston, TN 38570	U.S.A.	21.37	8.35%

Item 3(2) (a)(b)(c) - N/A

(1) Total shares outstanding: 255.92

Results: A list of branches for your depository institution: AMERICAN BANK & TRUST OF THE CUMBERLANDS (ID_RSSD: 718079).
This depository institution is held by AMERICAN BANCSHARES CORP. (2226475) of LIVINGSTON, TN.
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://fry10online.federalreserve.gov.

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

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)	718079	AMERICAN BANK & TRUST OF THE CUMBERLANDS	608 WEST MAIN STREET	LIVINGSTON	TN	38570	OVERTON	UNITED STATES	44814	0	AMERICAN BANK & TRUST OF THE CUMBERLANDS	718079	
Close	Feb-11	Full Service	3603925	JEFFERSON AVENUE BRANCH	155 SOUTH JEFFERSON AVENUE	COOKEVILLE	TN	38501	PUTNAM	UNITED STATES	462671	2	AMERICAN BANK & TRUST OF THE CUMBERLANDS	718079	
OK		Full Service	3623174	NEAL STREET BRANCH	1450 NEAL STREET	COOKEVILLE	TN	38501	PUTNAM	UNITED STATES	464872	3	AMERICAN BANK & TRUST OF THE CUMBERLANDS	718079	