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FR Y-6  
OMB Number 7100-0297  
Approval expires December 31, 2014  
Page 1 of 2

Board of Governors of the Federal Reserve System



# Annual Report of Bank Holding Companies—FR Y-6

3101010

## 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.

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, Thomas J. Martin

Name of the Bank Holding Company Director and Official

Chairman 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.

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  
[Signature]  
03/20/2012

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. \_\_\_\_\_

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.

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

Community Financial Holding Company, Inc.

Legal Title of Bank Holding Company

2775 Buford Highway/ P.O. Box 3910

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

<u>Duluth</u>	<u>GA</u>	<u>30096</u>
City	State	Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Jesse Cheatham Controller

Name Title

770-476-2775

Area Code / Phone Number / Extension

770-476-8580

Area Code / FAX Number

dcheatham@gwinnettcommunitybank.com

E-mail Address

www.gwinnettcommunitybank.com

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

## 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.

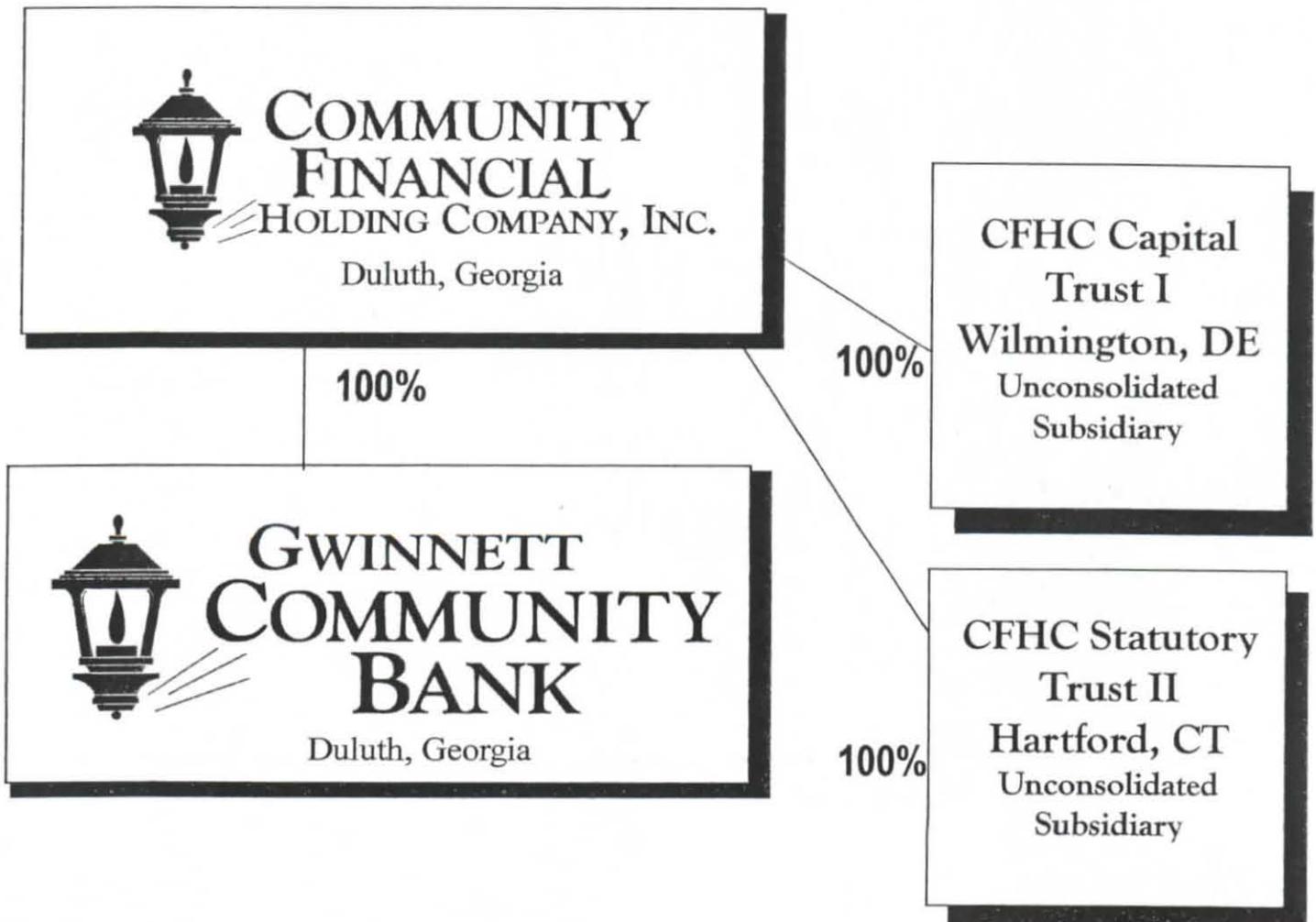
<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>
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Form FR Y-6

Community Financial Holding Company, Inc.  
Duluth, Georgia  
Fiscal Year Ending December 31, 2011

Report Item

- 1:a. The BHC is not required to prepare form 10-KSB with the SEC.
- 1: b. The BHC does prepare an annual report for its shareholders to be mailed when available.
- 2: Organization Chart.



**Board of Governors of the Federal Reserve System**  
**FR Y-6 Depository Institution Branch Data Verification**



**Branches for Selected Institution**

[Back to Search Results](#)

A list of branches for your depository institution: GWINNETT COMMUNITY BANK (ID\_RSSD: 2853358).  
 This depository institution is held by COMMUNITY FINANCIAL HOLDING COMPANY, INC. (3101010) of DULUTH, GA.  
 The data are as of 12/31/2011.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

 **Download List to Excel**

Institutions: 1 to 3 of 3

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*
Full Service (Head Office)	2853358	GWINNETT COMMUNITY BANK	2775 BUFORD HIGHWAY	DULUTH	GA	30096	GWINNETT	UNITED STATES	76806	0	GWINNETT COMMUNITY BANK	2853358
Full Service	3687484	HAMILTON MILL BRANCH	2715 HAMILTON MILL ROAD	BUFORD	GA	30519	GWINNETT	UNITED STATES	479001	3	GWINNETT COMMUNITY BANK	2853358
Full Service	3250271	SUWANEE BRANCH OFFICE	3893 LAWRENCEVILLE-SUWANEE ROAD	SUWANEE	GA	30024	GWINNETT	UNITED STATES	428079	1	GWINNETT COMMUNITY BANK	2853358

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

**FORM FR Y-6**

**Community Financial Holding Company, Inc.  
Fiscal Year Ending December 31, 2011**

**Report Item 3: Shareholders**

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2010

Shareholders 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 fiscal year ending 12-31-2010

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Thomas J. Martin Lawrenceville, GA USA	USA	251,000 - 10% Common Stock Class B	None		
Miles H. Mason, III M.D. Duluth, GA	USA	133,334 - 5% Common Stock Class B			
Dan Reeves Atlanta, GA	USA	152,000 - 6% Common Stock Class B			
Franklin M. Rinker Braselton, GA	USA	133,334 - 5% Common Stock Class B			

**FORM FR Y-6**  
**Community Financial Holding Company, Inc.**  
**Fiscal Year Ending December 31, 2011**

Report Item 4 : Shareholders  
 (1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name & Address (city, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Gwinnett Community Bank	(3)(c) Title & Position with Other Businesses (including names of other businesses)	(4)(a) ** Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Gwinnett Community Bank	(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 are held)
Frank W. Bell, Jr. Duluth, GA USA	Horticulturist	Director	Director	Woody's Nursery, Owner	2%	None	Woody's Nursery, Inc. 90.58% Duncan and Bell, Ltd (38%) Duluth Business Park (78%) D.P.W. LLC (33%) FWB Management Co. (50%) FWB Investments LLC (50%) FWB Real Estate Holdings LLC (50%)
J. Terry Gordon Lilburn, GA USA	Certified Public Accountant	Director	Director	J.Terry Gordon & Co.	2%	None	J.Terry Gordon & Co.CPA (100%) Flodlers 8 LLC (25%) JTG Properties LLC (100%)
John T. Martin Suwanee, GA USA	N/A	President	President Chief Lending Officer	N/A	*	None	N/A
Thomas J. Martin Lawrenceville, GA USA	N/A	Chairman of the Board CEO	Chairman of the Board CEO	N/A	7% <i>Divided be of Class A-B Shares</i>	None	N/A
Miles H. Mason, III M.D. Duluth, GA USA	Physician	Director	Director	Sole Practitioner	4%	None	Mason Medical Bldg (50%) MD Land Management Co. (50%)
Don F. Phillips, Jr. Duluth, GA USA	Business Owner	Director	Director	Atlanta Flooring and Design Centers, Inc. Owner and President	2%	None	Atlanta Flooring and Design Centers (70%) PHIJO I (33%) PHIJO II (33%) S.B.H. LLC (50%) River Office Park LLC (15%)

**FORM FR Y-8**

**Community Financial Holding Company, Inc.  
Fiscal Year Ending December 31, 2011**

**Report Item 4 : Shareholders**

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

Dan Reeves Atlanta, GA USA	Retired	Director	Director		4%	None	N/A
Franklin M. Rinker Braselton, GA	Consultant Retired Hospital Administrator	Director	Director	Yaffe & Company, Inc. Senior Consultant	4%	None	N/A
Ann K. Marshall Gainesville, GA USA	N/A	Chief Financial Officer Secretary	Executive Vice President Chief Operating Officer Chief Financial Officer	N/A	1%	None	N/A
Donald W. Tew Duluth, GA USA	N/A	Chief Credit Officer	Executive Vice President Chief Credit Officer	N/A	*	None	N/A

\* represents less than one percent

\*\* 849,464 Class AA shares were issued in 2010 hence ownership percentage of Total Holding Company shares was reduced.

Revised  
3-26-12

**FORM FR Y-6**  
**Community Financial Holding Company, Inc.**  
**Fiscal Year Ending December 31, 2011**

**Report Item 3: Shareholders**  
 (1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2011			Shareholders 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 fiscal year ending 12-31-2011		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Thomas J. Martin Lawrenceville, GA USA	USA	251,000 - 10% Class B Common Stock 4,000 - 0.5% Class AA Common Stock	None		
Miles H. Mason, III M.D. Duluth, GA	USA	133,334 - 5% Class B Common Stock			
Dan Reeves Atlanta, GA	USA	152,000 - 6% Class B Common Stock			
Franklin M. Rinker Braselton, GA	USA	133,334 - 5% Class B Common Stock			

**FORM FR Y-6**  
**Community Financial Holding Company, Inc.**  
**Fiscal Year Ending December 31, 2011**

Report Item 4 : Shareholders  
 (1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name & Address (city, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Gwinnett Community Bank	(3)(c) Title & Position with Other Businesses (including names of other businesses)	(4)(a) ** Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Gwinnett Community Bank	(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 are held)
Frank W. Bell, Jr. Duluth, GA USA	Horticulturist	Director	Director	Woody's Nursery, Owner	2%	None	Woody's Nursery, Inc. 90.58% Duncan and Bell, Ltd (38%) Duluth Business Park (79%) D.P.W. LLC (33%) FWB Management Co. (50%) FWB Investments LLC (50%) FWB Real Estate Holdings LLC (50%)
J. Terry Gordon Lilburn, GA USA	Certified Public Accountant	Director	Director	J. Terry Gordon & Co.	2%	None	J. Terry Gordon & Co. CPA (100%) Fiddlers 8 LLC (25%) JTG Properties LLC (100%)
John T. Martin Suwanee, GA USA	N/A	President	President Chief Lending Officer	N/A	*	None	N/A
Thomas J. Martin Lawrenceville, GA USA	N/A	Chairman of the Board CEO	Chairman of the Board CEO	N/A	7%	None	N/A
Miles H. Mason, III M.D. Duluth, GA USA	Physician	Director	Director	Sole Practitioner	4%	None	Mason Medical Bldg (50%) MD Land Management Co. (50%)
Don F. Phillips, Jr. Duluth, GA USA	Business Owner	Director	Director	Atlanta Flooring and Design Centers, Inc. Owner and President	2%	None	Atlanta Flooring and Design Centers (70%) PHIJO I (33%) PHIJO II (33%) S.B.H. LLC (50%) River Office Park LLC (15%)

*Diluted  
we hold  
total shares*

**FORM FR Y-6**  
**Community Financial Holding Company, Inc.**  
**Fiscal Year Ending December 31, 2011**

**Report Item 4 : Shareholders**  
(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

Dan Reeves Atlanta, GA USA	Retired	Director	Director		4%	None	N/A
Franklin M. Rinker Brashton, GA	Consultant Retired Hospital Administrator	Director	Director	Yaffe & Company, Inc. Senior Consultant	4%	None	N/A
Ann K. Marshall Gainesville, GA USA	N/A	Chief Financial Officer Secretary	Executive Vice President Chief Operating Officer Chief Financial Officer	N/A	1%	None	N/A
Donald W. Tew Duluth, GA USA	N/A	Chief Credit Officer	Executive Vice President Chief Credit Officer	N/A	*	None	N/A

\* represents less than one percent

\*\* 849,464 Class AA shares were issued in 2010 hence ownership percentage of Total Holding Company shares was reduced.