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

FEDERAL RESERVE BANK
OF ST. LOUIS

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BANK SUPERVISION AND
REGULATION DEPARTMENT

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, **DEBORAH A. COLE**
Name of the Bank Holding Company Director and Official
PRESIDENT & C.E.O.
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
CSB&T BANCORP, INC
Legal Title of Bank Holding Company
1917 HEIMAN ST
(Mailing Address of the Bank Holding Company) Street / P.O. Box
NASHVILLE TN 37208
City State Zip Code

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.

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:
MICHAEL ROBERTSON FINANCIAL ANALYST
Name Title
615-327-9787
Area Code / Phone Number / Extension
615-329-4843
Area Code / FAX Number
MROBERTSON@BANKCBN.COM
E-mail Address
bankcbr.com
Address (URL) for the Bank Holding Company's web page

Deborah A. Cole
Signature of Bank Holding Company Director and Official
04/27/2012
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. _____

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.

CITIZENS SAVINGS BANK & TRUST COMPANY

Legal Title of Subsidiary Bank Holding Company

1917 HEIMAN STREET

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

NASHVILLE TN 37208
City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

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City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Bank Holding Company

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

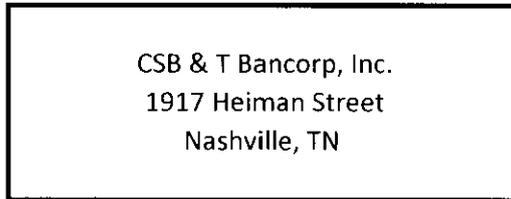
City State Zip Code

Physical location (if different from mailing address)

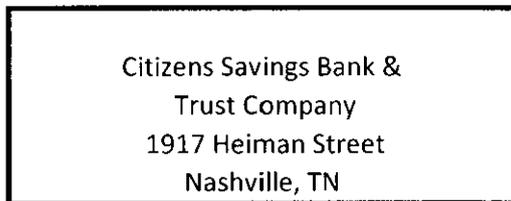
Report Item 2a: Organizational Chart

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 337208

Fiscal Year Ending 12/31/2011



100%



Report Item 2b: Domestic Branch Listing

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 337208

Fiscal Year Ending 12/31/2011

Citizens Bank - Main Office

Date Opened: January 1980
Street Address: 2013 Jefferson Street
Nashville, TN 37208 ✓
County: Davidson
Country: United States
Branch Type: Full Service Branch

Citizens Bank - Clarksville Highway

Date Opened: June 1998
Street Address: 3930 Clarksville Highway
Nashville, TN 37218 ✓
County: Davidson
Country: United States
Branch Type: Full Service Branch

Citizens Bank - Memphis

Date Opened: September 2006
Street Address: 7444 Winchester Rd, Suite 105
Memphis, TN 38125 ✓
County: Shelby
Country: United States
Branch Type: Full Service Branch

Report Item 3: Securities Holders

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 337208

Fiscal Year Ending 12/31/2011

Name, City and State	Country of Incorporation	Number and Percentage of Each Class of Voting Securities
✓ Dr. T. B. Boyd, III Nashville, TN	USA	69,133 shares 55.18% of CSB&T stock
✓ NCIF Chicago, Illionois	USA	25,000 shares 20.19% of CSB&T stock
NW Citizens Savings Bank & Trust ESOP	USA	7,476 shares 6.04% of CSB&T stock

3.2 N/A

Report Item 3: Securities Holders

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 337208

Fiscal Year Ending 12/31/2011

Name, City, State and Country	Principal Occupation	Title and Position with Holding Company and Citizens Savings Bank & Trust Company	Title and Position with Other Businesses	Percentage of shares of CSB&T Bancorp, Inc.	Percent of shares of other businessness
Dr. T.B. Boyd, III Nashville, TN, USA	President/CEO of R.H. Boyd Publishing Corp.	Chairman	President/CEO-National Bapt. Publishing Board President--MEGA Corp. Partner- Triad II President/CEO- R.H. Boyd Publishing President/CEO- The R. H. Boyd Company	56.54%	National Bapt. Publishing Board --100% MEGA Corp.--100% Triad II--45% R.H. Boyd Publishing Corp.--50% The R.H. Boyd Company--50%
Deborah A. Cole Nashville, TN, USA	President/CEO of CSB&T and Citizens Bank	President/CEO	President/Owner- Jewels By Deborah	2.10%	Jewels By Deborah --100%
Dr. Jerry Maynard Nashville, TN, USA	Pastor	Director	Pastor - Cathedral of Praise Presiding Bishop of 4th Ecclesiastic District of the Church of God in Christ.	0.20%	
Richard Manson, Esquire Nashville, TN, USA	Attorney, owner of the Law Offices of Manson & Associates	Director	President-BTE President-MEG President-CVM Partner- Manson, Jones & Associates President - Sourcemark, LLC President-TMG	0.35%	BTE --100% MEG--100% CVM--100% Manson, Jones & Associates--50% Sourcemark, LLC - 10% TMG--100%
Dr. Reavis L. Mitchell Brentwood, TN, USA	Professor and Administrator of Fisk University	Director	N/A	0.16%	N/A
Mr. David Thibodeau Nashville, TN, USA	Retired Banker	Director	N/A	0.04%	N/A
Mr. Melvin Smith Nashville, TN, USA	Funeral Director and owner of Smith Brothers Funeral Home	Director	Director- Smith Brother Funeral Directors, Inc.	0.04%	Smith Brother Funeral Directors, Inc.--50%
Mr. Ronald Roberts	President/COO of DVL Public Relations and Advertising	Director	President/COO of DVL Public Relations and Advertising	0.04%	
Mr. Floyd Weekes Old Hickory, TN, USA	COO of Citizens Bank	Secretary	N/A	0.00%	N/A

Revised
5-18-12 (uv)

Report Item 3: Securities Holders

CSB & T Bancorp, Inc.
1917 Heiman Street
Nashville, TN 337208

Fiscal Year Ending 12/31/2011

Name, City, State and Country	Principal Occupation	Title and Position with Holding Company and Citizens Savings Bank & Trust Company	Title and Position with Other Businesses	Percentage of shares of CSB&T Bancorp, Inc.	Percent of shares of other businessness
Dr. T.B. Boyd, III Nashville, TN, USA	President/CEO of R.H. Boyd Publishing Corp.	Chairman	President/CEO-National Bapt. Publishing Board President--MEGA Corp. Partner- Triad II President/CEO- R.H. Boyd Publishing President/CEO- The R. H. Boyd Company	55.18%	National Bapt. Publishing Board --100% MEGA Corp.--100% Triad II--45% R.H. Boyd Publishing Corp.--50% The R.H. Boyd Company--50%
Deborah A. Cole Nashville, TN, USA	President/CEO of CSB&T and Citizens Bank	President/CEO	President/Owner- Jewels By Deborah	2.10%	Jewels By Deborah --100%
Dr. Jerry Maynard Nashville, TN, USA	Pastor	Director	Pastor - Cathedral of Praise Presiding Bishop of 4th Ecclesiastic District of the Church of God in Christ.	0.20%	
Richard Manson, Esquire Nashville, TN, USA	Attorney, owner of the Law Offices of Manson & Associates	Director	President-BTE President-MEG President-CVM Partner- Manson, Jones & Associates President - Sourcemark, LLC President-TMG	0.35%	BTE --100% MEG--100% CVM--100% Manson, Jones & Associates--50% Sourcemark, LLC - 10% TMG--100%
Dr. Reavis L. Mitchell Brentwood, TN, USA	Professor and Administrator of Fisk University	Director	N/A	0.16%	N/A
Mr. David Thibodeau Nashville, TN, USA	Retired Banker	Director	N/A	0.04%	N/A
Mr. Melvin Smith Nashville, TN, USA	Funeral Director and owner of Smith Brothers Funeral Home	Director	Director- Smith Brother Funeral Directors, Inc.	0.04%	Smith Brother Funeral Directors, Inc.--50%
Mr. Ronald Roberts	President/COO of DVL Public Relations and Advertising	Director	President/COO of DVL Public Relations and Advertising	0.04%	DVL - 14%
Mr. Floyd Weekes Old Hickory, TN, USA	COO of Citizens Bank	Secretary	N/A	0.00%	N/A
National Community Investment Fund - Chicago, IL	N/A	N/A	N/A	20.19%	N/A