

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):
 12/31/11
 Month / Day / Year

1. Ronald S. Futral
 Name of the Bank Holding Company Director and Official
C.F.O.
 Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Central Alabama Bancshares, Inc.
 Legal Title of Bank Holding Company*
715 Wilson St.
 (Mailing Address of the Bank Holding Company) Street / P.O. Box
Wetumpka AL 36024
 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:

Ronald S. Futral
 Signature of Bank Holding Company Director and Official
11/19/11
 Date of Signature

Ronald S. Futral CFO
 Name Title
334 512-2013
 Area Code / Phone Number / Extension
334 567-3295
 Area Code / FAX Number
r.futral@fbca.com
 E-mail Address
www.fbca.com
 Address (URL) for the Bank Holding Company's web page

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

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 Federal Reserve Bank Use Only
 RSSD ID 3034248
 C.I. _____

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.

RECEIVED

MAR 28 2012

FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2014
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Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

3034248

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):
12 31 12
Month / Day / Year

1. Rana S. Futral
Name of the Bank Holding Company Director and Official
EVP / CFO
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Central Alabama Bancshares, Inc.
Legal Title of Bank Holding Company
715 Wilson St.

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.

(Mailing Address of the Bank Holding Company) Street / P.O. Box
Netumpka AL 36092
City State Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Signature of Bank Holding Company Director and Official

Rana S. Futral CFO / EVP
Name Title

Date of Signature

334 / 512-2013
Area Code / Phone Number / Extension

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

334 / 567-3295
Area Code / FAX Number

For Federal Reserve Bank Use Only
RSSD ID _____
C.I. _____

rfutral@febca.com
E-mail Address

www.febca.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.

First Community Bank of Central Alabama

Legal Title of Subsidiary Bank Holding Company
715 Wilson St
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
Wetumpka AL 36092
City State Zip Code
Same
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

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City State Zip Code

Physical location (if different from mailing address)

FORM FR Y-6
Central Alabama Bancshares, Inc.
Fiscal Year December 31, 2011

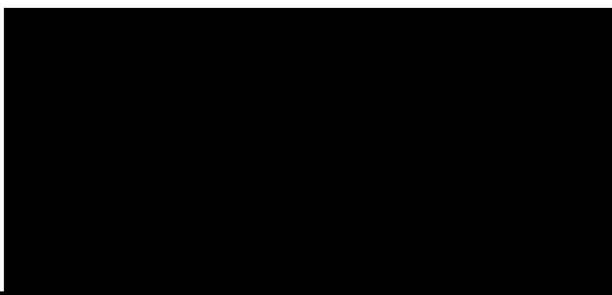
Report Item 1
 None

Report Item 2
 Central Alabama Bancshares, Inc. (715 Wilson Street Wetumpka, AL36092) is a Bank Holding Company whose only asset is 100% ownership of First Community Bank of Central Alabama, a commercial bank whose address is 715 Wilson Street Wetumpka, AL 36092.

Report Item 3
 None

Report Item 4
 4.1

4.1	4.2	4.3 a&b	4.3c	4.4a	4.4b	4.4c
Name and Address	Principle Occupation	Title with Central Alabama Bancshares, Inc. and First Community Bank of Central Alabama		% of Bank Holding Company Stock	Bank Holding Company Subsidiaries	Other
Earl Ryser Wetumpka, AL 36093	Contractor	Director	None	0.86%	n/a	n/a
Robert M. Barrett Deatsville, AL 36022	Retired	Chairman/Director	None	2.30%	n/a	Trico Financial Serv., LLC (30%) Tallapoosa River Plaza LLC (33%) Bartram Properties LLC (50%)
Spencer J. Coleman, Sr. MD Wetumpka, AL 36092	Physician	Director	None	2.30%	n/a	n/a
Larry Teel Wetumpka, AL 36092	Retired	Director	None	2.00%	n/a	Climate Control (16%)
Albert Striplin Prattville, AL	Finance	Director	None	1.10%	n/a	[REDACTED]
Travis Cosby, III Wetumpka, AL 36092	Banker	President and CEO/ Director	None	2.30%	n/a	Trico Financial Services LLC (30%)
Michael R. Morgan Deatsville, AL 36022	Banker	EVP/Director	None	1.40%	n/a	n/a
John R. Williams Wetumpka, AL 36092	Mortgage Lender	Director	President Mortgage Corporation of the South	1.20%	n/a	Mortgage Corporation of the South (100%)
Johnny M. Carothers, Jr. Wetumpka, AL 36092	Forester	Director	President, Baseline Forest Services, Inc.	1.80%	n/a	Baseline Forest Services (25%)
Rana S. Futral Eclectic, AL 36024	Banker	CFO/Director	None	1.20%		



Here is our branch listing:

715 Wilson Street Wetumpka, Al 36092
1875 Kowaliga Road Eclectic Al 36024
1761 E Main Street Prattville Al 36066
3300 Al Hwy 14 Millbrook, Al 36054
9788 Holtville Rd Wetumpka Al 36092
211 How 82 Bypass West Prattville Al 36067