



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

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, Charlie Williams
Name of the Bank Holding Company Director and Official
Co- CEO
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
CertusHoldings, Inc
Legal Title of Bank Holding Company
1170 Peachtree Street, NE Suite 2300
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Atlanta GA 30309
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:
Janet Kahl Business Unit CFO
Name Title
704-973-3917
Area Code / Phone Number / Extension
Area Code / FAX Number

[Signature]
Signature of Bank Holding Company Director and Official
03/27/2012
Date of Signature

E-mail Address
JanetKahl@Certusbank.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

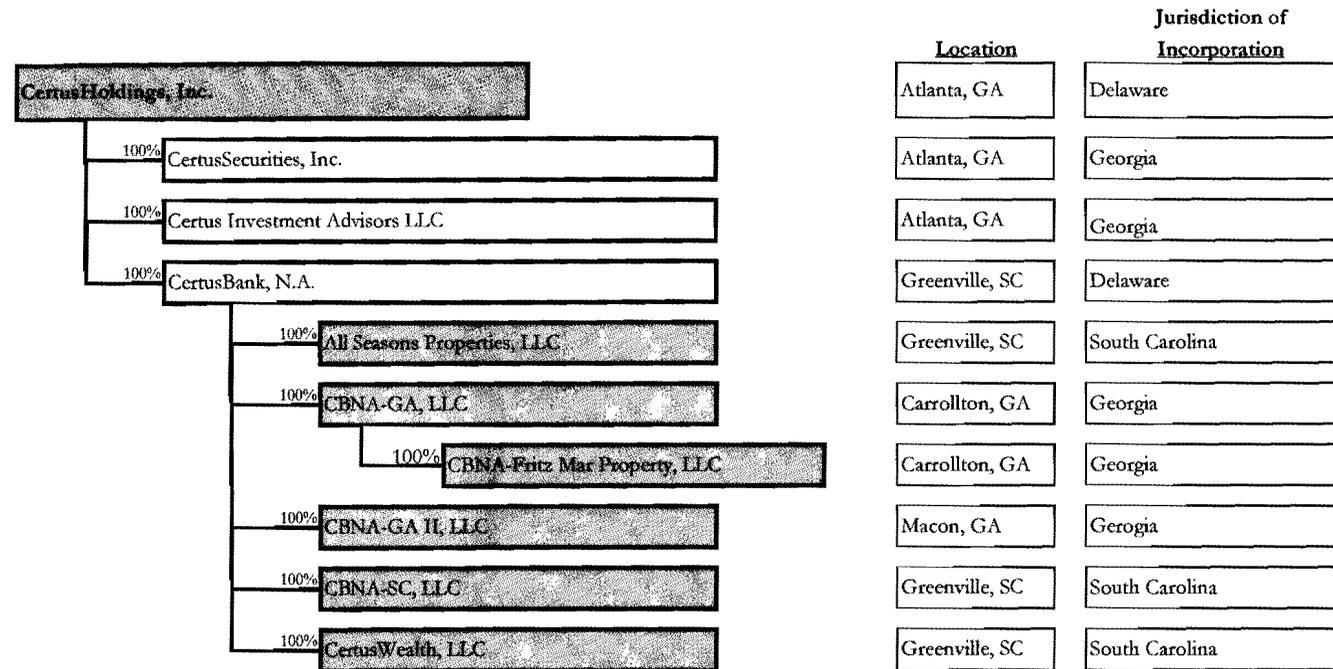
For Federal Reserve Bank Use Only
RSSD ID 4228875
C.I. _____

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	Legal Title of Subsidiary Bank Holding Company
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
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(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)

Form FR Y-6
CertusHoldings, Inc.
Organization Chart
Fiscal Year Ending December 31, 2011



Distribution Listing:

Results: A list of branches for your BHC: **CERTUSHOLDINGS, INC. (4228875) of ATLANTA, GA.**
The data are as of **06/30/2012**. Data reflects information that was received and processed through 07/05/2012.

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://y10online.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
		Full Service (Head Office)	4232881	CERTUSBANK, NATIONAL ASSOCIATION	6650 CALHOUN MEMORIAL HIGHWAY	EASLEY	SC	29640	PICKENS	UNITED STATES	500506	0	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3668214	SAN PABLO BRANCH	13474 ATLANTIC BOULEVARD, SUITE 108	JACKSONVILLE	FL	32225	DUVAL	UNITED STATES	470007	22	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3716423	ATHENS BRANCH	1252 VIRGIL LANGFORD ROAD	ATHENS	GA	30622	OCONEE	UNITED STATES	496104	36	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3639915	BONAIRE BRANCH OFFICE	135 HIGHWAY 96	BONAIRE	GA	31005	HOUSTON	UNITED STATES	465921	20	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3219643	BREMEN BRANCH	102 STONE BRIDGE BOULEVARD	BREMEN	GA	30110	HARALSON	UNITED STATES	423438	25	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	32038	BRUNSWICK BRANCH	3420 CYPRESS MILL ROAD	BRUNSWICK	GA	31520	GLYNN	UNITED STATES	186432	14	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3295919	PERRY LANE OFFICE	2449 PERRY LANE ROAD	BRUNSWICK	GA	31525	GLYNN	UNITED STATES	433547	15	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3050659	BYRON BRANCH	202 WEST WHITE ROAD	BYRON	GA	31008	PEACH	UNITED STATES	359712	19	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3219652	CARROLLTON BRANCH	100 TOM REEVES DRIVE	CARROLLTON	GA	30117	CARROLL	UNITED STATES	423439	26	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3413106	COLUMBUS BRANCH	7320 VETERANS PARKWAY	COLUMBUS	GA	31909	MUSCOGEE	UNITED STATES	447455	27	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3482942	COMMERCE BRANCH	573 SOUTH ELM STREET	COMMERCE	GA	30529	JACKSON	UNITED STATES	Not Required	Not Required	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3443448	CORNELIA BRANCH	920 LEVEL GROVE ROAD	CORNELIA	GA	30531	HABERSHAM	UNITED STATES	450575	29	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3413067	DALTON BRANCH	1378 DUG GAP ROAD	DALTON	GA	30720	WHITFIELD	UNITED STATES	447456	28	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	2559520	DARIEN BRANCH	1200 NORTHWAY	DARIEN	GA	31305	MCINTOSH	UNITED STATES	56994	13	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	4277529	FRANKLIN BRANCH	101 MAIN STREET	FRANKLIN	GA	30217	HEARD	UNITED STATES	419030	24	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3816088	GREENSBORO BRANCH	1011 PARK PLACE BOULEVARD	GREENSBORO	GA	30642	GREENE	UNITED STATES	478835	35	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3456505	HOMER HIGHWAY BRANCH	1989 HISTORIC HOMER HWY	HOMER	GA	30529	JACKSON	UNITED STATES	452389	30	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3449619	JEFFERSON BRANCH	1465 OLD SWIMMING POOL ROAD	JEFFERSON	GA	30549	JACKSON	UNITED STATES	452390	31	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	2739872	LIZELLA BRANCH	8340 EISENHOWER PARKWAY	LIZELLA	GA	31052	BIBB	UNITED STATES	294964	18	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3635869	BASS ROAD BRANCH OFFICE	1701 BASS ROAD	MACON	GA	31210	BIBB	UNITED STATES	468305	21	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	4277565	MACON BRANCH	4077 FORSYTH ROAD	MACON	GA	31210	BIBB	UNITED STATES	359556	8	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Limited Service	3335383	MONROE STREET BRANCH OFFICE	494 MONROE STREET	MACON	GA	31201	BIBB	UNITED STATES	442960	10	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3268931	MULBERRY STREET BRANCH OFFICE	502 MULBERRY STREET	MACON	GA	31201	BIBB	UNITED STATES	429525	9	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3443505	RINCON BRANCH	597 SOUTH COLUMBIA AVENUE	RINCON	GA	31326	EFFINGHAM	UNITED STATES	453088	12	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	2704188	ROBERTA BRANCH	300 NORTH DUGGER AVENUE	ROBERTA	GA	31078	CRAWFORD	UNITED STATES	60639	17	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3557907	SAVANNAH BRANCH	7393 HODGSON MEMORIAL DRIVE	SAVANNAH	GA	31406	CHATHAM	UNITED STATES	458066	16	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3729348	VALDOSTA BRANCH OFFICE	460 NORMAN DRIVE	VALDOSTA	GA	31601	LOWNDES	UNITED STATES	473824	23	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3482960	VILLA RICA BRANCH	941 SOUTH CARROLL ROAD, SUITE A	VILLA RICA	GA	30180	CARROLL	UNITED STATES	Not Required	Not Required	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3351628	HOUSTON LAKE BRANCH	464 SOUTH HOUSTON LAKE ROAD	WARNER ROBINS	GA	31088-634	HOUSTON	UNITED STATES	442961	11	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3634086	ANDERSON BRANCH	1510 NORTH MAIN STREET	ANDERSON	SC	29621	ANDERSON	UNITED STATES	454259	5	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3721409	GREENVILLE BRANCH	2415 LAURENS ROAD	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	468534	7	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3634095	GREER BRANCH	530 WEST WADE HAMPTON BOULEVARD	GREER	SC	29650	GREENVILLE	UNITED STATES	460076	6	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3634077	MAULDIN BRANCH	787 EAST BUTLER ROAD	MAULDIN	SC	29662	GREENVILLE	UNITED STATES	445631	3	CERTUSBANK, NATIONAL ASSOCIATION	4232881	
		Full Service	3634068	SPARTANBURG BRANCH	531 EAST MAIN STREET	SPARTANBURG	SC	29302	SPARTANBURG	UNITED STATES	447216	4	CERTUSBANK, NATIONAL ASSOCIATION	4232881	

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 CertusHoldings, Inc.
 Fiscal Year Ending December 31, 2011

Report Item 3: Securities Holders

Current Securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2011			Securities 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 fiscal year ending 12-31-2011		
(1)(a) Name, City,State, County	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City,State, County	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
King Street New York, NY 10022	USA	541,327 - 9.9% Common Stock			
Paulson New York, NY 10286	USA	541,327 - 9.9% Common Stock			
Tricadia New York, NY 10017	USA	541,327 - 9.9% Common Stock			
Blue Mountain New York, NY 10017	USA	541,327 - 9.9% Common Stock			

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CertusHoldings, Inc.
Fiscal Year Ending December 31, 2011

Report Item 4: Insiders

Name, City, State, Country	Principal Occupation if other than with Bank Holding Co	Title & Position with Bank Holding Co	Title & Position with Other Subs	Title & Position with other Businesses	Percentage of Voting Shares in Bank Holding Co	Percentage of Voting Shares in Subs	List Names of other Companies if 25% or more of voting shares are held
Milton Jones Atlanta, GA	N/A	President, CEO, Chairman		N/A	5.6% ¹	N/A	
Walter Davis Charlotte, NC	N/A	Vice Chairman, Director		N/A	5.5% ²	N/A	Integrated Capital Strategies, LLC (32%)
Charles Williams Charlotte, NC	N/A	Vice Chairman, Director		N/A	5.5% ³	N/A	Integrated Capital Strategies, LLC (32%)
Angela Webb Charlotte, NC	N/A	Chief Administrative Officer		N/A	2.0% ⁴	N/A	
Hampton Painter Greenville, SC	N/A	Chief Financial Officer		N/A	0.4% ⁵	N/A	
J. Veronica Biggins Atlanta, GA	Managing Director Hodge Partners Atlanta, GA	Director		Managing Director Hodge Partners Atlanta, GA	0.1% ⁶	N/A	
Robert J. Brown High Point, NC	Chairman & CEO B&C Associates, Inc. High Point, NC	Director		Chairman & CEO B&C Associates, Inc. High Point, NC	0.1% ⁷	N/A	
Hildy J. Teegan Columbia, SC	Dean, Moore School of Business Univ. of S. Carolina Columbia, SC	Director		Dean of Moore School of Business Univ. of South Carolina Columbia, SC	0.1% ⁸	N/A	
Robert L. Wright Columbus, GA	Chairman & CEO FE Holdings, Inc. Columbus, GA	Director		Chairman & CEO FE Holdings, Inc. Columbus, GA	0.1% ⁹	N/A	Workers Compensation Technology (40%) FE Holdings (100%)

¹ The percentage shown as owned by Mr. Jones includes (i) 7,518 shares held directly by Mr. Jones, (ii) 118,135 shares held by Mr. Jones pursuant to restricted stock awards that are subject to forfeiture unless certain vesting requirements are met, and (iii) 270,351 shares deemed to be owned by Mr. Jones that are subject to stock options which are not currently exercisable.

- ² The percentage shown as owned by Mr. Davis includes (i) 2,176 shares held directly by Mr. Davis, (ii) 118,135 shares held by Mr. Davis pursuant to restricted stock awards that are subject to forfeiture unless certain vesting requirements are met, and (iii) 270,351 shares deemed to be owned by Mr. Davis that are subject to stock options which are not currently exercisable.
- ³ The percentage shown as owned by Mr. Williams includes (i) 2,176 shares held directly by Mr. Williams, (ii) 118,135 shares held by Mr. Williams pursuant to restricted stock awards that are subject to forfeiture unless certain vesting requirements are met, and (iii) 270,351 shares deemed to be owned by Mr. Williams that are subject to stock options which are not currently exercisable.
- ⁴ The percentage shown as owned by Ms. Webb includes (i) 2,176 shares held directly by Ms. Webb, (ii) 46,850 shares held by Ms. Webb pursuant to restricted stock awards that are subject to forfeiture unless certain vesting requirements are met, and (iii) 90,547 shares deemed to be owned by Ms. Webb that are subject to stock options which are not currently exercisable.
- ⁵ The percentage shown as owned by Mr. Painter includes (i) 7,500 shares held by Mr. Painter pursuant to restricted stock awards that are subject to forfeiture unless certain vesting requirements are met, and (ii) 17,500 shares deemed to be owned by Mr. Painter that are subject to stock options which are not currently exercisable.
- ⁶ The percentage shown as owned by Ms. Biggins includes (i) 1,088 shares held by directly by Ms. Biggins, and (ii) 7,000 shares deemed to be owned by Ms. Biggins that are subject to stock options which are not currently exercisable.
- ⁷ The percentage shown as owned by Mr. Brown includes (i) 50 shares held by directly by Mr. Brown, and (ii) 7,000 shares deemed to be owned by Mr. Brown that are subject to stock options which are not currently exercisable.
- ⁸ The percentage shown as owned by Ms. Teegen includes 7,000 shares deemed to be owned by Ms. Teegen that are subject to stock options which are not currently exercisable.
- ⁹ The percentage shown as owned by Dr. Wright includes (i) 2,176 shares held by directly by Dr. Wright, and (ii) 7,000 shares deemed to be owned by Dr. Wright that are subject to stock options which are not currently exercisable.